

DEVELOPING A PROGRAM TO HELP CHRISTIANS
STRUGGLING WITH GAMBLING

A THESIS-PROJECT
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PREFACE

My journey as a Christian began on Sunday, April 4, 1982, during an Easter musical at Dwight Baptist Church in Gadsden, Alabama. Following the musical, at the age of 9, I asked Jesus Christ to forgive me of my sins and become my personal Lord and Savior. I was not called into the ministry until 1994 while serving active duty in the United States Air Force. I did not surrender to the call until 1998 as I was near to completing my undergraduate degree. I enrolled and relocated to Fort Worth, Texas, to attend seminary full-time and earn my first Master's degree.

My first church was not a good fit for me and I left during the first year and decided that the civilian ministry was not where God wanted me to serve. I accepted a volunteer Associate Pastor role at a small church close to my residence that would allow me to get the experience necessary to become a Chaplain in the Armed Forces. After finishing my second Master's degree in 2006, I was recruited by the United States Army Chaplaincy and began this wonderful journey that I am present part of.

I began this doctoral work in 2009 while serving in Afghanistan. This degree has followed me to the Republic of Korea for two years and to the United States and Fort Campbell, Kentucky, where I currently serve. All four of my Battalion Commanders have been supportive of not only my ministry to their battalions, but to this academic work that God has called me to pursue. Every assignment I have been given has yielded its own unique challenges, but as Proverbs 27:17 tells us, "As iron sharpens iron, so one man sharpens another."

This doctoral program has allowed me to grow spiritually along with developing me more as a writer. I have thoroughly enjoyed working on this degree and the thesis has truly been a topic I have enjoyed and found great passion in. I first discovered an earlier thesis topic, but am now thankful I listened to the Lord and selected this topic which I have found such joy in writing.

I can only hope that this work will inspire others and later be used as the foundation for a curriculum that can bring hope to many who struggle with gambling. I have a great deal of respect for the men and women who struggle with gambling and have come forth seeking help through Gamblers Anonymous. I hope that this will launch a Christian alternative for people of faith who would like a program based on Scripture to overcome this burden in their lives. It is for all those who have struggled and overcome the addiction of gambling and those who continue to struggle with it that I dedicate my work.

I can only hope that God will find glory through this work and that many will not only find their way back home as with the prodigal son, but will realize what a gift our Father has given us in His Son and our Lord and Savior Jesus Christ. We do not have to succumb to addictions when the Lord is on our side.

Jeremy Wayne Gross
Fort Campbell, Kentucky
May 2014

ABSTRACT

This project seeks to develop a program to help Christians who struggle with gambling. Chapter 1 describes a proposal for creating such an alternative to Gamblers Anonymous that does not exist. This will be examined through the purpose of the project, the historical context, the rationale for gambling, the implications on gamblers health, the impact on society, and the research methodology. Chapter 2 examines the biblical and theological principles of coveting. Games of chance in Scripture are discussed, implications of breaking the Tenth Commandment, and Old and New Testament examples of covetous attitudes and behavior are analyzed. Chapter 3 serves as a literature review discussing the origins of gambling, how it has made its way into American culture, the effects it has on people in society, and the ways that recovering gamblers can choose to hold the urge to gamble at bay. Chapter 4 unfolds the details of the actual implementation of the project. Research instruments were utilized to demonstrate the effectiveness of a group recovery program. Chapter 5 reviews the effectiveness of the project. The data is analyzed and the goals and process evaluated for strengths and weaknesses.

CHAPTER 1

INTRODUCTION

Purpose

Two thousand years ago, Jesus Christ went into the deserts of Israel and was tempted by Satan at the conclusion of a forty-day fast. Satan admonished him to make stones into bread to satisfy his appetite for food, but he refused. Satan took him to the top of the temple in Jerusalem and told him to throw himself off in order to test God, but he refused. Finally, Satan took him to a high mountaintop and asked if he only worships him, he will give him all the kingdoms of the world, but Christ commanded Satan to leave him. Jesus did what the Father wanted him to do in the midst of Satan's lies, but mankind has been looking for that same devil who will offer him anything ever since.

Satan attempted to offer Christ what was not his to offer. Christ returned the three temptations of Satan back with Scripture. Unfortunately, mankind has not learned this lesson from the Lord and has become entrenched in the lies of Satan. Gambling is one of the oldest vices on earth and it would only be a matter of time before it arrived in the New World. Gambling surfaced in America in cities like Deadwood, South Dakota, and San Francisco, California, with the gold and mining rushes of the 1800s. Gambling came into the American conscience in 1931 with the legalization of casino gambling in Nevada. This first began in Reno, Nevada, but would later take root in the small town of Las Vegas at the conclusion of the Second World War.¹ It was in this dusty outpost that gambling proliferated into what has become a staple in American culture, and so has man been returning to the desert looking for that serpent that would offer him the world.

People are inclined to gamble for a multitude of different reasons. Perhaps the two most popular reasons are the excitement from the normal life, and for others it is a

¹David Schwartz, *Roll the Bones: The History of Gambling* (New York: Gotham, 2006), 351-354.

form of escaping life. For many, it is the hope of getting rich quick with little to no work involved. People living in America desire to have wealth, entertainment, status, social interaction, and the satisfaction of neurotic needs.² It may be the promise of one or two of these ideas or a combination of them all. Americans are shown in the news and media how the other half lives, resulting in the desire by many to have that glamorous lifestyle. Gambling gives ordinary people the illusion that they too can live the good life if just for a moment. It is the purpose of this study to determine why Christians are inclined to gamble and what causes them to return to the casino after continuing to lose. What avenues are available for people who struggle with gambling and what can the Christian community do to assist men and women of faith to move away from this chronic problem that continues to plague society?

The importance of this study is simple. For some people, gambling is an innocent event carried out a few times a year that does not turn into a compulsive habit. For others, it can be a chase that turns normal citizens into people they never dreamed of becoming; losing sums of money and wanting to move forward financially, but never being able to. Gambling is rivaled on the Internet only by pornography in profits and memberships to adult sites that encourage this behavior. Research indicates that while the online pornography industry claims approximately \$10 billion each year in revenues, the online gambling industry claims \$18 billion annually.³ Christians are a segment of American society and fall prey to these vices. If the Christian community is not made aware of the dangers that gambling creates, it can have the same immoral effect that pornography has on congregations.

²Rex Rogers, *Gambling: Don't Bet on It* (Grand Rapids: Kregel, 2005), 97.

³ABC News, "Porn and Gambling Profits: Corporate America's Secret," January 18, 2012, <http://abcnews.go.com/Primetime/storyNew?id=132001&page=1> (accessed on May 28, 2013).

The researcher is an active duty United States Army Chaplain serving in Christian County, Kentucky. The region surrounding Fort Campbell, Kentucky, is not a gambling haven like other locations in which the military has installations, but every military base or post has issues with gambling, regardless of how small or large it may be. The goal of this project was to bring a greater sense of awareness to this gambling problem and create a complement to Gamblers Anonymous that is based around Christian doctrine for military chaplains and civilian ministers to use in their parishes.

The synopsis of this study is to show how gambling began and has found a welcome home in America and how easily people have become prey to the ruined lives it leaves in its wake. Christians who struggle with this addiction will be given a complement to Gamblers Anonymous that will be biblically-based. This complement will give them the opportunity to see that they are addicted to this behavior and over time, with a group of people struggling as they are, see how the behavior can be overcome and eventually abandoned.

Historical Context

Since time immemorial, people have found games of chance intriguing. The earliest recorded game was a predecessor to dice, called odds and evens. This game was based around rolling bones or dice that had a numeric value assigned, and the number rolled would be seen as the “yes” or “no” answer to a question based on the number being odd or even. The inhabitants of ancient Mesopotamia are credited with this early form of dice. The region known as the Cradle of Civilization built the earliest cities and created the first dice game.⁴

The Romans spent hours playing games of chance. Caesar Augustus believed he was the adopted son of the goddess of chance, Fortuna. He was known for dice rolling,

⁴Schwartz, *Roll the Bones*, 6.

casting of lots, and cock fighting. Caligula was known for his ruthless means of winning: he won arrogantly and lost miserably. Once after a losing streak, he went into the streets of Rome and seized the land of the first nobleman he met in the street. He returned to his games with the fabricated story of how his luck had recently turned in his favor. Nero remarked, "True gentlemen throw their money about."⁵ Unfortunately, this attitude has endured through the ages. Commodus, the son of philosopher/emperor Marcus Aurelius, turned the Imperial Palace into a casino during his tenure as Caesar. Caesar offered a public banquet to all those who had taken part in the games of that day. This is the earliest evidence of the all-you-can-eat buffet for gamblers that still exists today.⁶

Venice, Italy, formally established the first casino. The Ridotto or Casino was the name for the establishments, during the time of Casanova, that were given for gambling and gossip. The French created games such as roulette, baccarat, and blackjack. Gambling proliferated throughout Europe during the eighteenth and nineteenth centuries. Gambling did not remain exclusively in Europe. With the migration of colonists into the New World, gambling soon followed.⁷

Gambling came to America in three different stages. The first stage began in New England with the advent of the lottery and the desire of newly established companies to cash in on an opportunity to create revenue. Gambling did not explode until the 1830s with the introduction of the riverboat and the Gold Rush in Sutter Fort and San Francisco in 1848. Americans began to embrace gambling in these early towns. People are drawn to gambling and whether by illegal or legal means, they have found methods to act on this sensation. March 19, 1931, gave way for Americans to have a state where gambling

⁵Schwartz, *Roll the Bones*, 18.

⁶Schwartz, *Roll the Bones*, 18.

⁷Schwartz, *Roll the Bones*, 56.

would be legal: Nevada became the first state to allow gambling and a six-week no fault divorce, and Reno cashed in on The Wide Open Gambling Bill of 1931.⁸

The second stage of gambling began after the Civil War and created a source of revenue for the time of reconstruction following the war. Gaming became more popular in Old West towns, along with parts of California.⁹ The second era of gambling in America lasted until the turn of the twentieth century. The final stage of gambling began in 1964, with the creation of a state lottery in New Hampshire.¹⁰ Horse racing is presently legal in forty-four of the fifty states. Some form of gambling is legal in every state in America with the exception of Utah and Hawaii. America found itself spending more money on wagers than children's toys in 1994. By 2000, 40 percent of every household had participated in some form of gambling. By 2000, \$638.6 billion was being wagered with revenues from gaming totaling \$50.9 billion. Americans were spending more annually on gambling than on recorded music, concerts, plays, cinema, and spectator sporting events combined.¹¹

Rationale for Gambling

What makes normal Americans, and especially Christians, want to gamble? Why do people desire to give their money time and time again to a casino, racetrack, or clerk at service stations for lottery tickets? Research in the area of addictions has found that this behavior centers on a craving or compulsion. Whether it is an addiction to alcohol, narcotics, pornography, or gambling, if people desire it, the brain must be satisfied.

⁸Ed Koch, "The Bill That Transformed a City," *Las Vegas Sun*, May 15, 2008.

⁹Schwartz, *Roll the Bones*, 96.

¹⁰Ross Coggins, *The Gambling Menace* (Nashville: Broadman, 1966), 17.

¹¹United States Commission on the Review of the National Policy Toward Gambling, *Gambling in America*, Vol. 14, University of Minnesota, 2008.

People lose control through the addiction, and this is considered the hallmark of knowing the person has a legitimate problem. As much as they fight it on their own, they cannot shun the issue and it continues to carry them away. The worst part of addiction is that people continue down this negative path despite negative consequences.¹² Those struggling with gambling cannot cease the behavior overnight. They need to get ahead and regain their lost money. In time, an innocent trip to a local casino allows them to run up credit cards and empty their bank accounts to the gods of chance. They may have a good night, but over the course of time will give all that and much more back to the casinos. How else could Las Vegas moguls, such as Steve Wynn and Sheldon Adelson, justify spending over \$2 billion dollars on luxury resort casinos?¹³

The Barna Group reported in 2009 that the acceptance of gambling was on the rise among “born again Christians.” This research indicates that in 2002, 27 percent of Christians felt gambling was acceptable, while in 2009 acceptance had risen to 45 percent. Of the 1,000 people surveyed, 61 percent of all adults and 69 percent of members of other faith groups concurred with these numbers in 2009. Compared with cohabitation, 60 percent of all adults, 49 percent of Christians and 70 percent of other faiths condoned gambling. Having a sexual relationship with someone outside of marriage, 42 percent of all adults, 35 percent of Christians, and 47 percent of other faith groups, found this activity acceptable.¹⁴ The comparison between cohabitation and gambling is used to show how two controversial moral matters are very close in popularity while being completely separate in their practice. What was once considered a sinful behavior is now becoming

¹²John Eades. *Gambling Addictions: The Problem, the Pain, and the Path to Recovery* (Ann Arbor, MI: Servant, 2003), 45.

¹³Deke Castleman, *Whale Hunt in the Desert* (Las Vegas: Huntington, 2008), 48.

¹⁴Barna Group, “Morality Continues to Decay,” September 5, 2009, <https://www.barna.org/barna-update/article/5-barna-update/129-morality-continues-to-decay> (accessed May 25, 2013).

more practiced and accepted even amongst evangelicals. Those numbers reflect a Christian culture that is more concerned with fitting into the society in which they are living rather than being that salt and light to a nation ridden with sinful behavior.

How do people get lured into the problem that the majority of Americans see little to no harm in? Gambling has been categorized into three phases. During the initial winning phase, the gambler is new to this form of entertainment and feels that he is smart enough to beat the system and win. The losing phase is where the chase begins. The gambler tries to regain his losses and borrows, lies, steals, and whatever else he can do to get enough money to continue gambling in order to get ahead once again. This can lead to a bailout where the gambler goes to friends and family to bail him out of the financial duress he has created. The third phase is that of desperation. This has been called the end of the road and culminates with criminal activities to finance gambling. This may involve embezzlement from work along with a host of other illegal activities that end in the gambler being arrested and brought up on charges.¹⁵

Men get lured into gambling through the promise of action. Sports betting, horse racing, table games in casinos, and poker attest to this never-ending hunt for action. Women find an escape in the casino. Women are generally drawn to casinos or bingo halls where they are around other people and do not feel judged. The most glamorous city for gambling in America is Las Vegas, but for many, a weekly trip to the local Indian Tribal casino will suffice. Women are enticed by the lights, sounds, and music coming from the machines that beckon them to leave their troubles at the door and come inside where everything is beautiful.¹⁶

¹⁵R. L. Custer, *When Luck Runs Out: Help for Compulsive Gamblers* (New York: Warner, 1985), 67.

¹⁶Diane Davis, *Taking Your Life Back: Women and Problem Gambling* (Center City, MN: Hazelden, 2009), 48, 56, 88.

Senior adults are becoming a greater demographic for casinos. They are attracted due to emptiness and loneliness in their own lives. Many senior adult groups provide trips to casino towns where aging members of society can gradually squander their bank accounts away to video poker and slot machines that know no difference or care. The opportunity of being around other people who share their same desire may be worth the risk.

In America, children are being taught to gamble at an early age and they welcome this sensation when they go to college. The National Council on Problem Gambling reports that youth who have parents that gamble have twice as many problems with the law and twice the percentage of suicide attempts. Fourteen percent of youth are classified as being at risk for gambling behavior. This behavior is often associated with alcohol, drug use, truancy, low grades, and other illegal activities. Eighteen percent of youth age 12 to 17 have reported gambling within the past 12 months.¹⁷ College campuses are becoming incubators for gamblers with gambling on the Internet and poker tournaments in campus housing. In the military, gambling is not legal on bases, with the exception of slot machines and video poker overseas, but gambling is encouraged with Texas Hold'em tournaments on most military bases. Money is not changing hands, but the behavior is being taught and encouraged to service members in every branch.

Implications on Health

Until 1980, gambling was not considered to have negative medical implications. Gambling can serve as a sedative for people struggling with anxiety, but this comes with a price. Some people who struggle with anxiety disorders find a night at the casino to be calming. Casinos are created to entice people and keep them there. For many with anxiety

¹⁷Hale Humphrey, *This Must Be Hell: A Look at Pathological Gambling* (Lincoln, NE: Writers Club, 2001), 19-20.

issues, this may serve as an alternate kind of therapy since gambling gives them a form of emotional release or escape. Research has shown that the rush a gambler receives when he wins is similar to a high that is gained by using a drug that activates the dopamine reward sensation in the brain. People get on an emotional high from a win and they want it over and over. Gambling begins this way, but gambling losses create a new form of anxiety that did not exist previously.¹⁸

Depression becomes a factor when money is being lost. For some, the depression may not become severe, but for many, one problem is replaced with a greater one. Depression brought on by gambling losses has led to suicide and suicide attempts by those caught up in the behavior.¹⁹

Gambling was not considered a mental illness until it was categorized in the 3rd edition of the *Diagnostic and Statistical Manual of Mental Disorders* in 1980. The 4th edition published in 2000 re-emphasized the mental illness and categorized it as an impulse-control disorder and specified that the patient must have at least five of the following symptoms to meet the criteria for the disorder:

- Thinks about gambling all the time.
- Uses larger and larger amounts of money when gambling.
- Has tried to stop gambling but failed.
- Is moody or cranky when trying to stop gambling.
- Uses gambling as a way to escape problems.
- Keeps gambling to try to make back money that had previously been lost ("chasing").
- Lies about the extent of gambling.
- Has tried to make money for gambling by engaging in illegal or immoral behavior.

¹⁸I. V. Pasternak, *Primary Colors-Prevalence of Gambling Disorders in a Primary Care Setting*, vol. 48, Archives of Family Medicine (Reno, NV: Clockss, 1999), 515-20.

¹⁹Henry Lesieur, *The Chase* (Rochester, VT: Schenkman, 1984), 54-56.

- Has problems at work or home caused by the gambling.
- Relies on other people to get him or her out of financial problems caused by the gambling.²⁰

The 5th edition, released in 2013, changed the categorization to an addictive disorder and determined that four or more of the statements would need to be true of the gambler in a twelve month period as opposed to five in the earlier editions. The symptoms have remained the same from the previous edition in 2000.

The Impact on America

How has gambling become so acceptable in society? What is it that gives it that sense of being sophisticated to many? Gambling is glamorized in society and has been for years. Hollywood has created several films that make gambling look appealing, and the Las Vegas Strip provides a sense of excitement for many Americans. It appears on the surface as a mythical land where people can suspend their disbelief and escape to a place where they can be king for the day. Many young Americans see Las Vegas as the last destination in the world where anything is possible and everyone comes together for one big party.

Jay Sarno created Caesars Palace on the Las Vegas Strip in 1966 after receiving a loan to build the property from the Central States Pension Fund, operated by the Teamsters. Caesars was the first themed property and was completely different from anything else on the strip. It was not a “decorated shed” as were properties such as the Stardust with a huge neon sign attached to a rather modest building. Caesars was completely themed in the style of ancient Rome where everyone who came to visit could feel like Caesar. Steve Wynn said, “Caesars was a breakaway property where the building itself was the show.”²¹ When people from all across the nation can be given this

²⁰American Psychiatric Association, *Desk Reference to the Diagnostic Criteria from the Diagnostic and Statistical Manual of Mental Disorders*, 5th ed. (Washington, DC: American Psychiatric Association, 2013), 282-83.

²¹Christina Binkley, *Winner Takes All* (New York: Hyperion, 2008), 52.

chance of a means of escape for a weekend, why would people not want to come?²²

In Las Vegas, from the 1950s through the 1980s, everything in the resort would be a loss leader to allow the casino to make a financial gain. The rooms were very reasonable and the buffets were very cheap; the shows were inexpensive, but not extravagant. The casino would earn a percent of their revenue from gambling compared with the smaller percentage they earn today. Las Vegas was a place for America to forget their problems, and with the Vietnam War and elements of counter culture that were ushered in with the rebellious 1960s, Americans needed a place to unwind. Until 1978, Nevada was the only legal state for gambling in America. Congress allowed New Jersey to introduce casino gambling in Atlantic City, and in 1988 Congress passed the Indian Gaming Regulatory Act. From this new foundation, gambling gained momentum and flourished throughout the nation. Someone who wished to gamble did not have to travel to Nevada to satisfy that impulse, but simply drive to their nearest Indian casino.²³

Gambling was becoming more acceptable in society, and with the lottery in many states spearheaded by New Hampshire in 1964, in 2013 over 40 states host a lottery that is regulated with majority of the earnings being contributed to social welfare and academic enhancement. In 1973, 7 states hosted a lottery. By 1987, the number of states had grown to 23. The state lottery gained momentum and by 1997, 38 states operated a lottery and by 2006, 43 states had legalized a lottery. Alabama, Nevada, Hawaii, Utah, Alaska, Wyoming, and Mississippi are the 7 states without a lottery. While gambling is legal in Alabama, with racetracks that also operate slot machines or racinos and small tribal casinos, the state is deeply entrenched in the Bible belt and they consistently resist a lottery. Nevada and Mississippi gain enough revenue from casinos to justify no state

²²Robert Venturi, *Learning From Las Vegas* (Cambridge, MA: MIT Press, 1977), 78-81.

²³Alan Wolfe, *Gambling: Mapping the American Moral Landscape* (Waco, TX: Baylor Press, 2009), 28, 43, 59.

lottery. Utah has created a taboo on gambling due to the large presence of the Mormon Church in the state. Hawaii does not need lottery revenue due to the nature of the tourist industry garnered on the islands. Alaska is geographically remote from the other 49 states and does not feel the pressure that other states receive. Wyoming feels that the lottery is problematic to the poor and continue to resist it.²⁴

In 2000, a South Carolina referendum indicated that African-Americans supported and voted to maintain a lottery with a margin of 76 percent to 24 percent. White voters were more evenly divided with a 53 percent to 47 percent in favor of the lottery. People earning less than \$10,000 annually spend \$600 on lottery tickets, while those earning over \$50,000 spend less than \$250 annually. High school dropouts spend four times more on lottery tickets than college graduates. African-Americans spend five times more than whites on tickets. The anonymous phrase proves true merit, "The lottery is a tax on people who are bad at math."²⁵

Henry Fielding notes, "A lottery is a tax on all the fools in creation."²⁶ Lotteries promise quick access to wealth without having to earn it. Most people waste their money gained because they have not been taught how to manage it. Wealthy people are wealthy because they know how to spend, invest, and control money. Poor people do not have these skills and lose money as soon as they have claimed it. How many stories are told about the lottery winner who came from poverty, then lost all he won within the first year, and ends up in debt? Over 15 percent of hot-line calls to the National Center for Pathological Gambling originate from people who are addicted to state lotteries. The

²⁴Wolfe, *Gambling*, 115-18.

²⁵Michael Nelson, *How the South Joined the Gambling Nation* (Baton Rouge, LA: Louisiana State University, 2007), 108.

²⁶Henry Fielding, quoted in David D. Allen, *The Nature of Gambling* (New York: Coward-McCann, 1952), 13.

states have realized that people need instant gratification and created instant lotteries and the advent of pull tabs that allow people to win something small and keep them coming back until their last dime is gone.²⁷

Dave Ramsey has remarked that wealth building is a marathon and not a sprint. No one in America who is wealthy became affluent overnight. Only those people born into wealth have been given this without the work. Entrepreneurs work for years to create the Fortune 500 companies that have given way to their large fortunes. For many Americans, living the lifestyle that is glamorized in the media would solve all their problems and bring complete happiness. Money earned over time with hard work and determination is the only money that has been well earned. It was not given to a person by playing games of chance, but earned through life while making good financial choices. Ramsey has said, “If being rich was easy, everyone would be rich.”²⁸ Wealth building is not an easy task, thus the reason the majority of Americans do not, nor will ever, have true wealth. The tortoise did not win the race with the hare by sprinting the whole time. He won by being resilient and pacing himself for the long run and the victory that would be waiting.²⁹

What happens to ordinary people who get caught up in gambling, and what can be done to rescue them? People who have issues with gambling struggle with a variety of behaviors that are hard to control without intervention. These behaviors include the excitement and sense of urgency to get to a casino or gambling environment. Bob Stupak, the creator of the Stratosphere Hotel and Casino in Las Vegas, said, “If you are coming to Las Vegas for anything other than gambling, you should not come. If you want to see a show, go to Broadway. If you want to sleep, go home or to a hotel. If you want to gamble,

²⁷Rogers, *Gambling: Don't Bet on It*, 96.

²⁸Dave Ramsey, *Financial Peace* (New York: Penguin Group, 2003), 19.

²⁹Ramsey, *Financial Peace*, 19.

come to Las Vegas.”³⁰ Gamblers become transformed when they arrive in the casino. They sit in front of a machine or at a table for hours and forget about eating or even going to the restroom. A former acquaintance said that he once sat in front of a slot machine at Caesars for nearly twenty-four hours and by the time he got to his room, he slept for eighteen hours straight. He forgot about everything since casinos have neither windows nor clocks. The neon from Las Vegas Boulevard is so bright that one cannot determine day from night when sitting inside.

People attempt a variety of methods to protect their money. People try to control how much they gamble by leaving credit cards and additional access to money in their vehicles. For those on vacation to Las Vegas or another destination where the gambler is staying at a resort, it is much simpler: access to money is no farther away than their hotel room. For people living close to an Indian Casino, they will need to make a trip out to their car for money. People feel this tactic for safeguarding their money enables them to gamble only what they can afford to lose. Many visit the automatic teller multiple times, optimistic of regaining their losses.

Gamblers may put financial and time limits on their habit, but casinos have made this hard to follow. Those gamblers who see the casino as an escape do not want to go home because they have to reenter a world they want to forget; for some it might be a bad marriage and arguments, and for others the ever sense of silence and loneliness. As one writer put it, some female gamblers see the local Indian Casino in her local town as the greatest retreat she has. After all, what does she have at home? Her husband continuously argues with her about unnecessary purchases and they both make a comfortable salary. The gambler welcomes the lights of the casino as that place where she is always welcome and is never judged or criticized. She feels more at home in front of her favorite video

³⁰Binkley, *Winner Takes All*, 113.

poker machine that she ever has at home. She has escaped from the reality of her world if only for those few hours before she has to go home from work to face the husband she has grown to hate.³¹

Gamblers become superstitious of their own gambling habits. At bingo halls across America, older women sit at a certain table on certain nights of the week. They bring their bag filled with their favorite bingo card markers and little bingo trolls and other decorations that serve as lucky charms. Some nights these superstitions prove worthy, but with every unsuccessful night they give any previous winnings back to the bingo hall. They win seldom, but lose often. The football player who scored three touchdowns to win the championship swears by wearing the same socks he wore that fateful night to future games of importance. Gamblers do the same with shirts and hats that brought them good fortune several months ago. Gambling is all about luck; therefore, gamblers are superstitious.³²

The majority of gamblers with families develop a behavior for lying. They can tell their spouse they are going to a poker game every other week with the guys, but the wife becomes frustrated when the poker games are followed by hours at the local casino and race track. Gamblers are forced to lie to cover their tracks. Eventually, they have lied to such a degree that they cannot remember the fact from the fiction and they have discovered they no longer know the person in the mirror. This chronic lying brings about depersonalization and derealization. Depersonalization is a psychological term defined by the person not seeing himself as real. Derealization is a term that means the person does not see the situation as real.³³ For these gamblers, it is difficult to separate fact from

³¹Katie Cunningham, *Nicotine Dreams* (College Station, TX: Virtualbookworm, 2005), 57-64.

³²D. Kirk Davidson, *Selling Sin: The Marketing of Socially Unacceptable Products* (Westport, CT: Praeger, 2003), 73-75.

³³Eades, *Gambling Addiction*, 52.

fiction. They give all their money to the casino, but they do not feel like it is really happening. They sit at a video poker machine at 3:00 a.m. and they do not understand what they are doing there in the middle of the night; it feels more like a dream than reality. Psychologists have called this the gamblers trance. Every addiction has a trance where the addict zones out of what is presently happening. The gambler thinks only about the now and has no concept of the consequences of their actions later on.³⁴

Research Methodology

Gamblers Anonymous was created on September 13, 1957, by two men who struggled with gambling in Los Angeles, California. The concept gradually spread across the western states and has since formed chapters across the globe. It was not the goal of this project to create something that competes with Gamblers Anonymous, but which will complement the existing program using a biblically-rooted system for the groups.

Gamblers Anonymous has no issue with casinos or the mega resorts that have been built in Las Vegas. Their only objective is to help people combat the illness that comes from gambling.

This project will be scripturally-based using text relevant to this issue. An eight-week curriculum will be created based on Scripture insights from chapter 2. This will serve as a guide for the facilitator to navigate the group in meaningful discussion while keeping biblical truths as the foundation for recovery. The program offers the opportunity for Christians to come into a loving and nonjudgmental group with other Christians who are struggling with the same demons. Using Scripture to discuss the problem and the road to recovery, the group will realize that this is an illness like many others that can be defeated. The Bible and prayer will serve as the tool for guiding those lives to be delivered from bondage. Unlike Gamblers Anonymous, this group will pray

³⁴Eades, *Gambling Addiction*, 52-55.

to Jesus Christ rather than a “Higher Power” for deliverance and hold to the truths found in His Word for escaping the snare of gambling addictions.

The location of this research does not allow for a test group to be formed. The researcher is an active duty United States Army Chaplain based at Fort Campbell, Kentucky, in Christian County Kentucky. Gamblers Anonymous support groups have been considered for this area, but the lack of gambling activity does not merit a group’s existence. Research will be conducted by visiting a Gamblers Anonymous group in Nashville, Tennessee, and listening to members’ stories about how they are battling their problem and on the road to recovery. This group will be given two questionnaires. The questions will be based around the Ten Commandments and the concept of coveting. The first questionnaire will be asking questions on a five-point Likert scale that looks at how the person viewed themselves before they started Gamblers Anonymous, and how far they progress until they hit “rock bottom” before they asked for help? The second questionnaire will be about their present day recovery: how far has the gambler come on their road to recovery and how do the answers on the two separate questionnaires differ?

The end result will be to make these questions available to churches and the chaplaincy in regions where this ministry would benefit. These ministers can organize groups within their own ministry context where gambling is a problem. They will give out the first questionnaire on the gamblers first visit to establish where the participants are and follow-up surveys will be given quarterly so the gamblers can see the progress they have made. Each weekly meeting will be a time of Scripture study, prayer, and dialogue, allowing each member to share their own experiences and how they are recovering from this monster that had claimed control over their lives.

Conclusion

This project will open the door to allow Christians to understand the chronic issue America has with gambling. It is not a problem that is soon to disappear, but will

get worse as it continues to spread over time. Christians struggling with gambling will be provided with the opportunity to attend a group setting similar to Gamblers Anonymous, but one which is Christian in nature. The only “higher power” present will be the Lord Jesus Christ. Members will learn and grow together from each other’s unique stories and experiences and with time in the Word, prayer, and the support of others, learn how to hold the chase at bay, and eventually abandon the chase.

CHAPTER 2

BIBLICAL AND THEOLOGICAL PRINCIPLES FOR DEVELOPING A PROGRAM FOR CHRISTIANS STRUGGLING WITH GAMBLING

Chapter 1 laid the foundation for problematic gambling that plagues American society. Statistics from modern culture tell what the ramifications for this illness are in America and what methods are being used to fight it. What does Scripture say about gambling? There is no Eleventh Commandment stating, “Thou shall not gamble/wager,” but there is evidence in Scripture that describes the damage of desiring anything so greatly that it drives a wedge between the relationship with family, friends, and God.

Games of Chance in Scripture

St. Augustine said, “The Devil invented gambling.” John Calvin made all forms of gambling illegal in Geneva. Martin Luther said, “Money won by gambling is not won without self-seeking and love of self, and not without sin.” In the Catholic Church, gambling is tolerated to the point where it does not interfere with the ability of a man to take care of himself and his family.¹ Gambling more than one can afford to easily lose is considered sinful. These and other traits of gambling are discussed in the Catechism of the Catholic Church:

Games of chance (card games, etc.) or wagers are not in themselves contrary to justice. They become morally unacceptable when they deprive someone of what is necessary to provide for his needs and those of others. The passion for gambling risks becoming enslavement. Unfair wagers and cheating at games constitute grave matters, unless the damage inflicted is so slight that the one who suffers it cannot reasonably consider it significant.²

Christians sometimes attempt to justify gambling in the Bible through the tradition of casting lots. In several pivotal scenes in the Old and New Testament, casting

¹Lycurgus M. Starkey, *Money, Mania and Morals: The Churches and Gambling* (Nashville: Abingdon, 1964), 35-38.

²*Catechism of the Catholic Church* (Washington, DC: United States Catholic Conference, Liberia Editrice Vaticana, 1994), 580.

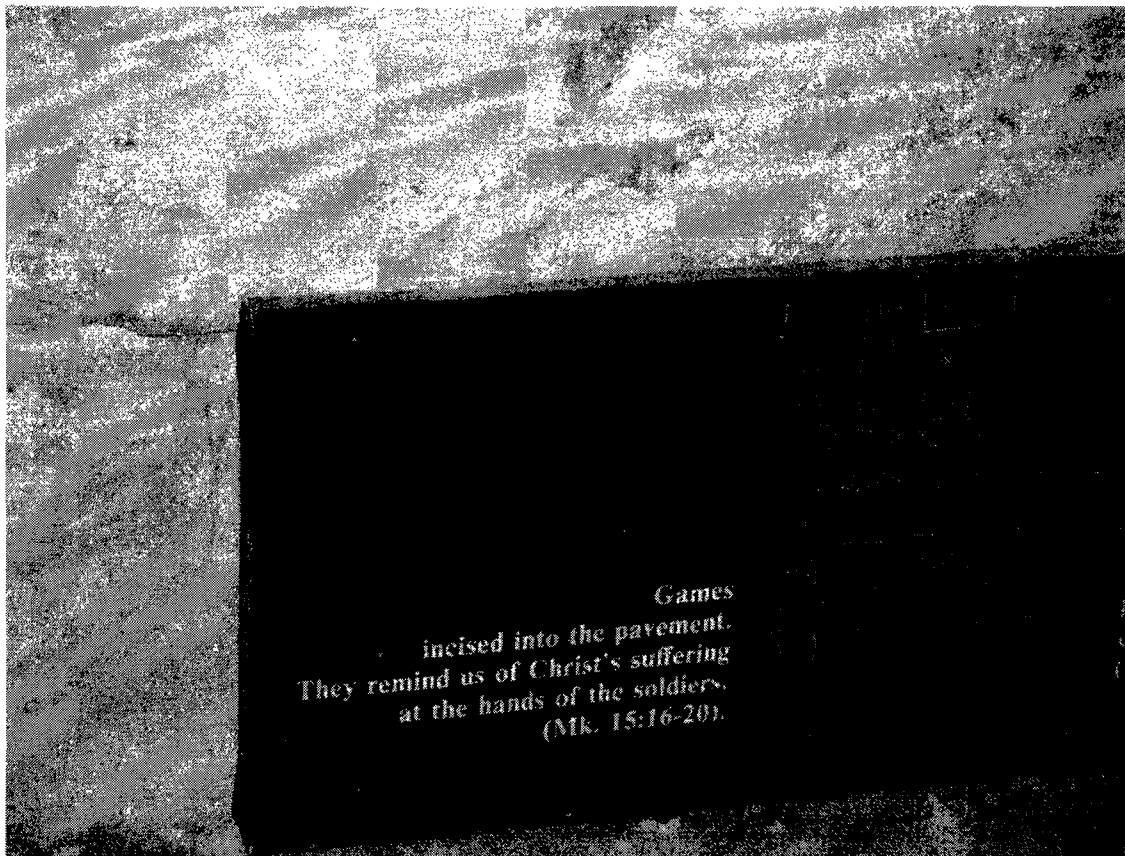
lots was the manner for making decisions. The Urim and Thummim (meaning “no” and “yes”) were used in the Old Testament to make decisions. “Curses and the perfections” was the Hebrew translation and would determine whether the answer would be no or yes (Exod 28:30; Lev 8:7-9).³ The decision to make Saul King of Israel was made through the Urim and Thummim breastplate (1 Sam 10:20-21). The method for drafting soldiers to fight against the Benjamites was decided through lots (Judg 20:9-10). Aaron used lots to determine which of the two goats would serve as the offering to the Lord and which would be released as the scapegoat (Lev 16:7-10). The sailors aboard the vessel bound for Tarshish cast lots to determine the man among them responsible for the storm (Job 1:7). Following the betrayal and suicide of Judas, the apostles prayed over and cast lots to determine whether Joseph called Barsabbas or Matthias would serve as the twelfth disciple (Acts 1:23-26).

The most infamous episode of casting lots found in Scripture is before the crucifixion of Jesus. The Roman Soldiers played the “King’s Game.” This game was popular during this era and would see a man condemned to die serving as the victim. The rules of the game were carved on the wall in the area where the condemned were prepared for execution. The soldiers cast lots to determine who would win what item from the condemned man. The act of creating a crown of thorns was the culmination of this event where they would name the condemned man their “King” in a mocking fashion (Matt 27:35; Mark 15:24; Luke 23:34; John 19:23-24).

The photograph in figure 1 was taken by the researcher in Jerusalem in the holding area where these games were played on Christ and hundreds before and after him. It gives a brief description of the games and the rules they followed.

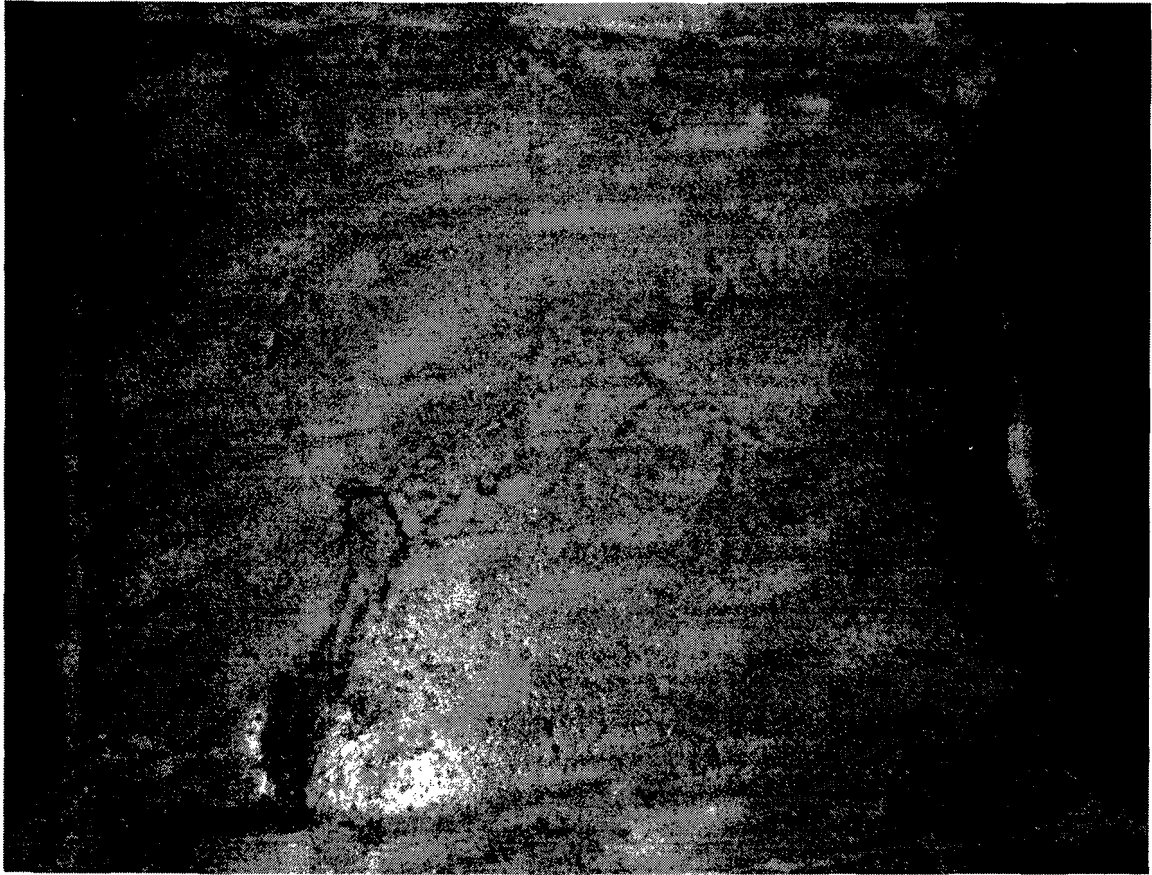
³All Scripture references are from the New International Version (Grand Rapids: Zondervan, 2002).

Figure 1: The King's Game Illustrated



The photograph taken by the researcher in figure 2 was a stone tile on the floor in the holding area where the lots were cast. The rules of the game are still visible two thousand years later.

Figure 2: The King's Game tile



Breaking the Tenth Leads to Breaking the Other Nine

The Ten Commandments were written by God and divided into two areas of instruction. God's relationship with man comprises commandments 1 through 4. Mankind's relationships with others on earth are the emphasis for commandments 5 through 10. The tenth commandment may be the most significant because for one to covet something or someone, they are forced to break one or more of the first nine. Coveting is defined as an "inordinate desire to possess what belongs to another, usually tangible things. While the Hebrew word for 'covet' can also be translated 'to desire,' in

the tenth commandment, it means an ungoverned and selfish desire that threatens the basic rights of others.”⁴

Matthew Henry describes the law of coveting: “The tenth commandment strikes at the root; Thou shalt not covet. The others forbid all desire of doing what will be an injury to our neighbor; this forbids all wrong desire of having what will gratify us.”⁵

J. Vernon McGee considered coveting one of the greatest sins: “Covetousness, according to the apostle Paul in Colossians 3:5, is idolatry. This is one of the great sins of the present hour. God condemns killing, adultery, stealing, bearing false witness, and covetousness.”⁶

Martin Buber provides insight that may be the most appropriate in the modern era:

There is one attitude . . . that destroys the inner connection of the community even when it does not transform itself into actual action; and which indeed, precisely on account of its passive or semi passive persistence, may become a consuming disease of a special kind in the body politic. This is the attitude of envy. The prohibition of covetousness . . . is to be understood as a prohibition of envy. The point here is not merely a feeling of the heart but an attitude of one man to another that leads to a decomposition of the very tissues of society.⁷

Examining the remaining five commandments regarding mankind’s relationship with other people, the desire to bear false witness, steal, murder, respecting the parents, and adultery, are all intertwined on what someone else possesses. People will not falsify the word of another unless they have something to gain. People steal

⁴Chad Brand, Charles Draper, and Archie England, eds., *Holman Illustrated Bible Dictionary* (Nashville: Holman Bible, 2003), s.v. “covet.”

⁵Matthew Henry, *Matthew Henry’s Commentary on the Whole Bible* (Peabody, MA: Hendrickson, 2008), 112.

⁶J. Vernon McGee, *Colossians*, Thru the Bible Commentary (Nashville: Thomas Nelson, 2012), 85.

⁷Martin Buber, *On the Bible: Eighteen Studies* (Syracuse, NY: Syracuse University Press, 2000), 128.

because they want something that belongs to someone else. H. L. Ellison regards theft as a double sin: against God and man:

Stealing is a double sin. It is a sin against God, for it accuses him of not giving adequately and it is a sin against love, for it is a denial of loving one's neighbor as oneself. At the same time, it is very often a condemnation of the one stolen from, for he has not met the need of another from his abundance. We need to balance this command with, "You shall love your neighbor as yourself."⁸

Respect for the parents God has entrusted a child with is the foundation of where the law begins. As people are reared in the right manner, they are more likely to be content with what they have and not seek out what others possess using illegal means. Adultery and murder are the aftermath of these actions.

The first murder committed on earth involved coveting. God did not honor the offering of fruit given by Cain because the Lord knew his heart was not right. Cain desired the same blessing given to his brother, Abel, and when that did not happen, he killed his brother. Cain coveted the blessing given to Abel and killed him because of it (Gen 4:3-7).

Several commandments were broken at the hands of Jacob toward his elder brother, Esau. When the time came near for Isaac to die, he wanted to bless his eldest son, Esau. With the assistance of his mother, Rebekah, Jacob falsely took the blessing intended for Esau from his father. Jacob coveted what he knew was rightly his brother's, and he allowed himself to steal from and deceive his father into receiving something that he did not deserve. As a result, Esau sought to kill Jacob over this transgression (Gen 27:1-40).

The greatest example of coveting in the Old Testament is David. David coveted his neighbor's wife, Bathsheba, had an adulterous relationship with her, and then arranged for her husband to be killed in a battle that he did not need to be part of. In the words of the prophet Nathan, "He took the ewe lamb that belonged to the poor man and prepared it for the one who had come to him." David stole Bathsheba from her husband, commit

⁸H. L. Ellison, *Exodus* (Louisville: Westminster John Knox, 1982), 35.

adultery with her, and had her husband killed, all for the sake of coveting what was not his (2 Sam 12:1-18).

If man can break the law to gain something that another man owns, then how might he do the same against God? Ezekiel reminded those in his day that the Lord told him the people of that day were defaulting to idol worship and this greatly displeased him. The Northern Kingdom of Israel was in great distress near the time of the destruction of Jerusalem by the Babylonians. They had fallen from the Word of God and allowed the behavior of the people close to him to affect their behavior and change their hearts towards God. When people covet something other than the Law of God and gain a desire for worldly things, they sin against the Almighty and break the first two commandments. God dealt with the Israelites by removing them from their homeland and making them live in a foreign land for over seventy years (Ezek 14:1-5).

Clement of Alexandria gives a gripping analysis for the sin of idolatry that goes directly to the heart of what Scripture has instructed on earth for man's benefit and in heaven as God ordained:

Why have you forsaken heaven to pay honor to earth? For what else is gold, silver, steel, iron, bronze, ivory or precious stones? Are they not earth and made from earth? . . . Why then, vain and foolish men; once again I will ask the question, did you blaspheme highest heaven and drag down piety to the ground by fashioning for yourselves gods of earth? Your statue is gold; it is wood; it is stone; or if in thought you trace it to its origin, it is earth, which has received form at the artist's hands. But my practice is to walk upon earth, not to worship it. For I hold it sin ever to entrust the hopes of the soul to soulless things.⁹

Old Testament Examples of Coveting

Throughout the scriptures, there are examples of people who have coveted, thus desiring to take something they were never meant to have. The following examples analyze several places in the Old Testament where mankind decided to covet and therefore defied God. Accounts of those who followed the guidance of the Lord and

⁹Clement of Alexandria, *Exhortation to the Greeks*.

accepted what he gave them are also analyzed. In some accounts, man was defiant toward God and the law and wanted what he was never meant to have. For others, those people of faith realized that everything came from God and their responsibility was to honor Him with what they had and trust in his provisions.

Moses was confronted by Jethro due to the overwhelming task he was given: the administration of a nation and this insurmountable task was being carried out by one man. In Exodus 18:21, Jethro gave sound guidance to Moses on his need to appoint judges over the people. For Moses to create a hierarchy of leadership within this nation, he had to be able to trust them. Scripture indicates that men who seek out dishonest gain are not to be trusted nor given this responsibility: “Jethro believed to constitute God’s will for Moses and the Israelites were a trustworthy judicial hierarchy—trustworthy in that the judges at the ‘inferior’ level would be selected and would be ‘capable men . . . who hate dishonest gain.’”¹⁰ The scriptures refer to capable men or “men of might”: men who were beyond reproach and filled with integrity and justice. Men who desired dishonest gain were nowhere to be found in this qualification for the office of a judge: “Capable men. Literally, ‘men of might’—i.e., of capacity or ability—men competent for the office of judge; who are further defined to be, such as possess the three qualities of piety, veracity, and strict honesty, or incorruptness.”¹¹

Job was given financial freedom and considered the wealthiest man in the East of that day. Job gave a great living definition of how man can have material things, but not allow those things to define who he was. In Job 31:24-28, an account is given of how he valued God above all things, and in 22:24-25 “God is his gold.” Job recognized that

¹⁰Douglas K. Stuart, *Exodus*, New American Commentary, vol. 2 (Nashville: Broadman & Holman, 2006), 417.

¹¹H. D. M. Spence-Jones, ed., *Exodus*, The Pulpit Commentary, vol. 2 (London and New York: Funk & Wagnalls, 1992), 92.

everything comes from God and as sure as God can give man wealth and riches, he can easily take it away. Job did not covet his wealth nor did he abandon God when it was taken away. Job realized that what he was given was never his to start with. Job, as with every man, was placed in a role of stewardship over certain things to manage, not to own.

The Psalmist described this situation where man has become so focused on what he can gain that he has lost sight of the Lord. Job said, “My Gold is the Lord,” but the people saw gold as the desires of the flesh and only the gains it could produce. Christ told his audience hundreds of years later, “You cannot serve both God and money” (Matt 6:24):

In his arrogance the wicked man hunts down those who are caught in the schemes he devises. He boasts of the cravings of his heart; he blesses the greedy and reviles the LORD. In his pride the wicked does not seek him; in all his thoughts there is no room for God. His ways are always prosperous; he is haughty and your laws are far from him; he sneers at all his enemies. (Pss 10:2-5)

Augustine of Hippo reflects on the attitude of contentment which seems to be dormant in the life of this man:

God is not in his sight, his ways are polluted in all time (ver. 5). He that knows what in the soul gives joy and gladness, knows how great an ill it is to be abandoned by the light of truth: since great ill do men reckon the blindness of their bodily eyes, whereby this light is withdrawn.¹²

The Psalmist was telling his audience that any form of easy financial gain that appears dishonest will be viewed as dishonest. Money that is earned honestly is more appreciated and valued because it was earned in that fashion. God is glorified with the honest gains of man rather than those by dishonest means:

Do not trust in extortion or take pride in stolen goods; though your riches increase, do not set your heart on them. (Ps 62:10).

Trust not in oppression and robbery. We are here taught that there can be no real trusting in God until we put away all those vain confidences which prove so many means of turning us away from him. The Psalmist bids us remove whatsoever would have this tendency, and purge ourselves of every vicious desire that would usurp the place of God in our hearts. One or two kinds of sin only are mentioned, but these are to be understood as representing a part for the whole, all those vain and rival

¹²Augustine of Hippo, *Expositions on the Book of Psalms*, trans. A. C. Coxe (New York: Christian Literature, 1888), 38.

confidences of which we must be divested before we can cleave to God with true purpose and sincerity of heart¹³

The writer of Ecclesiastes reminds the reader that everything is for a season. What one has today may be gone tomorrow. Why covet and commit crimes in order to gain things that may be meaningless in the coming weeks? The important things in life will never disappear with the seasons and God will be forever:

Meaningless! Meaningless! says the Teacher. Utterly meaningless! Everything is meaningless. What does man gain from all his labor which he toils under the sun? Generations come and generations go, but the earth remains forever. The sun rises and the sun sets, and hurries back to where it rises. The wind blows to the south and turns to the north; round and round it goes, ever returning on its course. All streams flow into the sea, yet the sea is never full. To the place the streams come from, there they return again. All things are wearisome, more than one can say. The eye never has enough of seeing, nor the ear its fill of hearing. (Eccl 1:2–8)

Winter makes the observation that the writer is suggesting that man is too caught up with the here and now. People do not think about tomorrow and the effects their choices make. Will their family love them; will their children respect them because they desire more than that which is most important?

The Preacher now looks at life as it relates to the natural world. His previous description of meaninglessness was linear. He saw people's lives as a series of straight lines of which his would eventually come to a halt while others carried on. Now he thinks in terms of a circle on which his own life exists, but will eventually be thrown off into oblivion! He arrives at this conclusion by observing the cycle of the natural world. What goes round comes round—but one day he will not be here to see it.¹⁴

“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them” (Eccl 5:10–11). This attitude is at the very heart of coveting and the idea that more is just never enough. People who can never be satisfied in modern society and those

¹³J. Calvin and J. Anderson, *Commentary on the Book of Psalms*, vol. 2 (Bellingham, WA: Logos Bible Software, 2010), 427.

¹⁴J. Winter, *Opening up Ecclesiastes*, Opening Up Commentary (Herefordshire, England: Day One, 2005), 18-19.

societies past could never find fulfillment. There is always that additional thing that can be gained that will make man happy, but it only does for a season. Everything is merely for a season and there will always be the bigger, better model that the man next door has so his neighbor must acquire it, too. Vernon McGee remarks,

Wealth is not wrong in itself. The Scripture never condemns wealth. It condemns the love of money. Not the money itself, but the love of money is a root of all evil (see 1 Tim. 6:10). To accumulate wealth for wealth's sake is wrong. The miser thinks dollars are flat so they can be stacked; the spendthrift thinks they are round so they can be rolled. Both are entirely wrong. Man's attitude toward money is the issue. There is nothing wrong with our profit system itself. The wrong is in the people who are in it. It is the love of money which is wrong. The love of money makes people try to get rich for riches' sake.¹⁵

In the days leading to the exile and destruction of Jerusalem, many of the prophets of that time noted what they were seeing and were given privy to by the Lord of the days to come. Jeremiah gives his honest account of what was happening within the nation of Israel and the corruption ensuing from within. Like a cancer spreading throughout the body, it would soon crumble. Jeremiah remarks on the dishonest gains of those who were in power to take advantage: "From the least to the greatest, all are greedy for gain; prophets and priests alike, all practice deceit" (Jer 6:13). F. B. Huey gives a gripping account of what Jeremiah saw in his day and the parallels it has with modern America:

The greed for gain was not limited to a few. From the least to the greatest, including prophets and priests, all were practicing deceit. The leaders were as corrupt as the people. The nation was totally depraved (cf. 2:26; 5:1–6 for a similar message). At the same time, the leaders were giving the people false assurances that everything was well. They were like physicians putting bandages over cancer and pronouncing it healed. Their promise of peace was a hollow mockery. There is no peace for the wicked (Isa 48:22; 57:21), nor can empty assuring words avert punishment (1 Thess 5:3). Such people should have been ashamed of their loathsome conduct, but their habitual wickedness had seared their consciences so that they did not know how to blush. Any nation is doomed to destruction when its people no longer feel any shame

¹⁵J. Vernon McGee, *Ecclesiastes/Song of Solomon*, Thru the Bible Commentary: Poetry, vol. 21, electronic ed. (Nashville: Thomas Nelson, 1991), 51.

for their sins and when even its religious leaders refuse to identify sin for what it is but prefer to satisfy the people's ears with words of false hope and assurance.¹⁶

People have accepted poor and corrupt behavior since the earliest times in recorded Scripture. Mankind has lied, stolen, showed himself an embarrassment to God, and killed in the name of greed and an attempt to gain what was never his to have. Old Testament accounts indicate that mankind inherited this behavior as part of the fall and it continued to spiral out of control. Many of the heroes of the faith were caught up in covetous behavior, along with men who did not honor nor love the Lord. Four hundred years passed before the Lord would speak again and it was God in the flesh who spoke volumes through his Son Jesus Christ.

New Testament Examples of Coveting

Jesus was born into the world during the Hellenistic Era, during the glory days of Rome. The people of this day did not respect the Roman Empire and looked to heaven for the promised Messiah to rescue them from the oppression of the new government. They were allowed to live in their homeland, but under the occupation of Rome. The religious leaders of that day were merely puppets of Rome who carried out the wishes of Caesar. People saw evil deeds done by those religious examples and Rome led the charge in covetous living.¹⁷

Jesus came out of Nazareth to begin his earthly ministry, thus showing the lost world what God saw and more significantly, how God thought. Christ used the practice of teaching through parables for conveying stories and examples to a people who were neither literate nor educated. The people who lived along the Sea of Galilee were simple people that viewed the fishing industry as their principle method of income. Christ showed

¹⁶F. B. Huey, *Jeremiah, Lamentations*. The New American Commentary, vol. 16 (Nashville: Broadman & Holman, 1993), 98-99.

¹⁷Everett Ferguson, *Backgrounds of Early Christianity* (Grand Rapids: Eerdmans, 1993), 25-29.

them something they had never seen before. He taught many parables to the people who were involved in farming and agriculture. Most of the parables of Jesus taught the importance of treating people with love and respect, honoring God, and a strong percentage concerned the respect for money and its place in society. More importantly, parables were used to show the people he ministered to how to have an attitude with money that honored God. He taught the same principles found in the Ten Commandments, but in the form of application-based parables.

In Matthew 6:24, Jesus says, “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.” This verse occurs in the context of Jesus’ teaching on the “Sermon on the Mount,” when the Lord discussed treasures and the importance of storing it up in heaven where the troubles of the world have no access to it. The Lord makes it known that there is nothing wrong with earning and having money, but man should never allow money to drive a wedge between he and God. Mankind cannot love both God and money equally. Blomberg creates the bridge between the financial security sought out by people of that age and the portfolio-based affluence that people enjoy in modern America:

Rather than accumulating material wealth, people should work for spiritual riches invulnerable to loss and death (cf. Luke 12:15–21). Even if people succeed in safeguarding all their earthly riches, they cannot control how long they will live. Spiritual treasure should be defined as broadly as possible—as everything that believers can take with them beyond the grave—e.g., holiness of character, obedience to all of God’s commandments, souls won for Christ, and disciples nurtured in the faith. Many perceptive observers have sensed that the greatest danger to Western Christianity is not, as is sometimes alleged, prevailing ideologies such as Marxism, Islam, the New Age movement or humanism but rather the all-pervasive materialism of our affluent culture. We try so hard to create heaven on earth and to throw in Christianity when convenient as another small addition to the so-called good life. Jesus proclaims that unless we are willing to serve him wholeheartedly in every area of life, but particularly with our material resources, we cannot claim to be serving him at all.¹⁸

¹⁸Craig L. Blomberg, *Matthew*, The New American Commentary, vol. 22 (Nashville: Broadman & Holman, 1992), 124.

In Matthew 6:25, Jesus immediately went on to address a core issue in America today: worry. America has one of the highest levels of affluence of all the nations on earth, yet during this age of plenty America spends much of its time worrying and being concerned about how to maintain and keep what they have been blessed with.

For the unfortunate people who struggle with coveting and greed, Matthew 6:25 is a difficult passage to hear: “Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?”

Blomberg discusses the basic provisions of food and clothing, which the Lord taught to his audience:

First, he focuses on the need for food. Birds in their wild state provide a good example because they are tirelessly industrious. Jesus is not discouraging hard work to provide for our needs. Yet despite their constant efforts, birds remain far more dependent on the “whims” of nature (which Jesus views as God’s provisions) than are people. We who have so much more opportunity to use creation for our own ends ought to worry even less than birds.¹⁹

The basis of Matthew 6:25 is that God always provides for the needs of man. Americans may feel they need more than other nations since they have become used to living the good life, but this passage reminds people that the good life is found in Jesus and any form of life outside of him is futile. Nothing that can be gained, won, or taken, will ever challenge the gift that has been given to mankind in the gift of salvation. Man can work his hardest, but will never gain enough to be truly satisfied without God.

Jesus warns against accumulating more than one could ever need in Luke 12:15-21. This man spent many years harvesting his crops and storing them up so he could retire and enjoy the fruits of his labor. Some might find this attitude anti-retirement, but the Lord is addressing the heart of the man. The Lord is telling man that what is most

¹⁹Blomberg, *Matthew*, 125.

important is not setting as much money aside as he can, but using his wealth for the benefit of the kingdom:

“Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.” And he told them this parable: “The ground of a certain rich man produced a good crop. He thought to himself, ‘What shall I do? I have no place to store my crops.’” Then he said, “This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I’ll say to myself, ‘You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.’” “But God said to him, “You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?” This is how it will be with anyone who stores up things for himself but is not rich toward God.” (Luke 12:15-21)

T. C. Butler gives significance to the phrase, “You cannot take it with you”:

A farmer overcame all agricultural odds and achieved great success. But this brought a new problem. What do you do with your riches? How do you store it until you can sell it or use it? How can you keep it from rotting and ruining? The answer is obvious. Build bigger barns. This is a great short-term solution, but can you afford the capital investment in relationship to what you normally expect? Sure I can, the farmer declared, for this crop is so good it will support me for years to come. I will be on easy street. I can eat, drink, and party with my friends. I don’t have to worry about money and work anymore. But God has another perspective: you must die tonight. Then what happens to all your wealth? This is not an exceptional case. It applies to anyone who trusts in riches. Riches have one major weakness. They have no purchasing power after death. They cannot buy the currency needed to get to heaven. Do not try to be rich in regard to the bank or barn. Be rich in relationship to God. Through prayer, study, obedience, and practice of the word, be sure you are part of the kingdom of God.²⁰

The Lord tells the people that it is meaningless to attempt to create wealth. Jesus wants people to become solely dependent on the Father for everything they have. The Lord knew that when people became dependent on themselves, rather than on the Father, for material goods, they would cling to those goods and less desire a relationship with the Father. The relationship with God is the only one that matters because it is the only one that endures. Jesus speaks in Scripture of the dangers of acquiring material wealth for selfish reasons: “Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth

²⁰T. C. Butler, *Luke*, Holman New Testament Commentary, vol. 3 (Nashville: Broadman & Holman, 2000), 204.

destroys. For where your treasure is, there your heart will be also” (Luke 12:33-34). “What good will it be for a man if he gains the whole world, yet forfeits his soul? Or what can a man give in exchange for his soul? For the Son of Man is going to come in his Father’s glory with his angels, and then he will reward each person according to what he has done” (Matt 16:26–27).

S. K. Weber speaks to the point of energy that is invested in the wrong things. If man is only concerned with the here and now, how can he have time for eternal endeavors?

Jesus was talking about saving one’s life. But his focus was on life’s fulfillment in the next world. His point was profound. If a disciple spent all his energy focusing on this life here and now, he would lose the entire point of this life, which is investing in the life to come. And the difference between the two is the Messiah-King’s cause. If the disciple tries to protect his life for himself in this life, he squanders the opportunity to increase his reward in the life that really matters—the eternal kingdom.²¹

Jesus admonishes the people to not covet the present day. As he mentions throughout the Gospels, the present day has enough to take care of itself (Matthew 6:34). Jesus wants people to trust him and only him for what they have been entrusted:

I tell you the truth, you are looking for me, not because you saw miraculous signs but because you ate the loaves and had your fill. Do not work for food that spoils, but for food that endures to eternal life, which the Son of Man will give you. On him God the Father has placed his seal of approval (John 6:26–27).

Gangel notes that people are too quick to see what they can get out of someone in a position of authority:

Like many modern North Americans, they displayed materialistic and greedy attitudes, working for food that spoils but not for food that endures to eternal life. Their words and their behavior portrayed a misunderstanding of God’s plan. Like some believers today, they followed Jesus for what they could get out of him—to justify their own prejudice, to support their own politics, to confirm their own culture.

How common in our day to see Christians attempting to substitute spiritual power with some false and useless modern ideal. We look for spiritual power in politics, signs and wonders, size and influence, spiritual warfare, or even the popularity of

²¹S. K. Weber, *Matthew*, Holman New Testament Commentary, vol. 1 (Nashville: Broadman & Holman, 2000), 256-57.

celebrities. John points us to the cross and to the one, who died there, of whom he says; on him God the Father has placed his seal of approval.²²

Arguably the greatest example of a man in the New Testament who found himself torn between the now and the eternal was the Rich Young Ruler. Jesus tells the young man that while he has obeyed all the Commandments, he has forgotten about the tenth. Jesus goes right to the heart of this man and shows the others there how hard it can be for a person to understand the kingdom of heaven when their heart is affixed on the pleasures of this world.

A certain ruler asked him, “Good teacher, what must I do to inherit eternal life?” “Why do you call me good?” Jesus answered. “No one is good—except God alone. You know the commandments: ‘Do not commit adultery, do not murder, do not steal, do not give false testimony, honor your father and mother.’” “All these I have kept since I was a boy,” he said. When Jesus heard this, he said to him, “You still lack one thing. Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.” When he heard this, he became very sad, because he was a man of great wealth. Jesus looked at him and said, “How hard it is for the rich to enter the kingdom of God! Indeed, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.” (Luke 18:18–25)

McGee looks at the Commandments and argues that while the young man followed the commandments regarding his relationship with others, he missed the relationship man is to have with God first. The ruler struggled with his love of possessions and the wall that a covetous attitude created between him and the Lord. He was a slave to what he had; possessions are lost in time, but a right relationship with the Lord is eternal:

Jesus flashed on the young ruler the second section of the Ten Commandments which is labeled “probitas.” This section deals with man’s relationship with man. The first section has to do with man’s relationship to God and is labeled “pietas.” This young man could meet the second section, but not the first. He needed a relationship with God, which he evidently lacked. Riches stood in the way of this. The Law condemned this attractive young man. Riches were the stumbling block for him. For another man it might be something else. It is impossible for any man to get into the Kingdom of

²²K. O. Gangel, *John*, Holman New Testament Commentary, vol. 4 (Nashville: Broadman & Holman, 2000), 121-22.

Heaven by riches or by any human means. Only God could put a camel through a needle's eye, and only God can regenerate.²³

Paul and John strike at the heart of the desires of man for what the world offers. The world offers much and America offers it in excess. People fall into the snares of wanting more and more until they are bondservants to their possessions as in the account of the Rich Ruler. As the world turns hearts to selfish desires filled with things not of God's kingdom, so can the love of the Savior turn those same hearts to treasure that is eternal:

For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many grieves. (1 Tim 6:7-10)

Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. For everything in the world—the cravings of sinful man, the lust of his eyes and the boasting of what he has and does—comes not from the Father but from the world. The world and its desires pass away, but the man who does the will of God lives forever. (1 John 2:15-17)

McGee offers the opinion that Christians are merely strangers passing briefly through a foreign land, but have to live here even for a short time. Contrary to what the world says is the appropriate way to behave in the world, Christians are in the world, but not of it:

The reason we are not to love the world is that the world's values are in opposition to God. This is a world that is filled with greed, with selfish ambition, with fleshly pleasures, with deceit, and lying and danger. That is the world we live in, and John says that we are not to love the world. We are living in a godless world that is in rebellion against God. Our contemporary culture and civilization is anti-God, and the child of God ought not to love it. We are in the world, but we are not of the world. Many of us must move in the business world, many of us must move even in the social realm, but we do not have to be a part of it.²⁴

²³J. Vernon McGee, *Luke*, Thru the Bible Commentary: The Gospels, vol. 37, electronic ed. (Nashville: Thomas Nelson, 1991), 228.

²⁴J. Vernon McGee, *1 John*, Thru the Bible commentary: The Epistles, vol. 56, electronic ed. (Nashville: Thomas Nelson, 1991), 57.

Paul confronted the church in Thessalonica with the concept of idleness. The Scripture referenced this activity as being disorderly and the dangers that it and laziness can have. Paul admonished the church to have nothing to do with those who are unwilling to work and are looking for the easy road to life. Paul did not address the practice of coveting or waging in this text, but the behaviors of squandering time and energy for something that will never yield an honest gain are evident in the passage. Paul gave the message that would be harsh in modern America in verse 10: “If a man will not work, he shall not eat”:

In the name of the Lord Jesus Christ, we command you, brothers, to keep away from every brother who is idle and does not live according to the teaching you received from us. For you yourselves know how you ought to follow our example. We were not idle when we were with you, nor did we eat anyone’s food without paying for it. On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you. We did this, not because we do not have the right to such help, but in order to make ourselves a model for you to follow. For even when we were with you, we gave you this rule: “If a man will not work, he shall not eat.” (1 Thes 3:6-10)

Larson remarks on how these people were merely lazy and unwilling to support themselves. They wanted something for nothing and perhaps they even felt they were entitled to this treatment: “The people in Thessalonica that Paul is addressing were not only lazy; they were expecting others to support them financially by giving them food and other supplies. They were capable of supporting themselves, but they were looking to others for support, deliberately neglecting their own responsibilities.”²⁵

McGee grasps the concept of idleness and additional forms of disorderly conduct in this passage. Christians should witness to the lost world and set the right example for the people of this world to follow, however, Christians cannot become like the world while attempting to witness to it:

The believer is not to walk with the “disorderly.” I know men who insist that we should go into the barrooms, sit down with the drunkard and have a beer with him

²⁵K. Larson, *I & II Thessalonians, I & II Timothy, Titus, Philemon*, Holman New Testament Commentary, vol. 9 (Nashville: Broadman & Holman, 2000), 127.

as we witness to him. Unfortunately, I know of a young lady who became an alcoholic by following that procedure. God says that we are to “withdraw” ourselves from the disorderly. Certainly we are to witness to them, but we are not to fraternize on their level.²⁶

If the church is to assist those struggling with issues of covetous behavior, they must be willing to welcome those afflicted into the fellowship of the church. This must be done with a sense of love and compassion for people struggling with these snares. Paul told the church in Galatia that while they were free from the chains of sin, they had to be willing to reach out to the lost world that was still tied down with those same chains: “You, my brothers, were called to be free. But do not use your freedom to indulge the sinful nature; rather, serve one another in love. The entire law is summed up in a single command: “Love your neighbor as yourself” (Gal 5: 13-14).

John MacArthur tells the church that sin and addiction are all around because Christians, while not of this world, are living in this world until the Lord returns. Believers must be reminded daily that they have the obligation to reach out to persons ensnared in addictions to show the love of Christ and the truth of the gospel: that man does not have to deal with this world alone. Christ is always there and left the church to carry his banner:

But ours is also a day of addiction, not only to alcohol and drugs but also to sexual passions, violence, and many other forms of bondage in which a person eventually becomes powerless to escape. When people choose to persist in a sin, they develop less and less control over it until eventually they forfeit any choice entirely. Except for the extremity of their situations, debilitated addicts are no different from most of unsaved humanity. Fallen man is a slave to his sinful nature, an addict who cannot successfully control his sinful thoughts and actions even when he may want to. And ironically, the more he asserts his self-centered freedom, the more he becomes enslaved to sin. Second, Christian freedom takes believers to an even higher level than simply opposing the flesh. Positively, Christ frees His followers through love to serve one another. His freedom is the paradoxical freedom of loving subservience.²⁷

²⁶J. Vernon McGee, *1 and 2 Thessalonians*, Thru the Bible Commentary: The Epistles, vol. 49, electronic ed. (Nashville: Thomas Nelson, 1991), 139.

²⁷John F. MacArthur, Jr., *Galatians*, MacArthur New Testament Commentary (Chicago: Moody, 1983), 147.

Paul instructs the church that it has the right and responsibility to find opportunities to serve others, both believers and non-believers. The actions that the believer yields today will certainly echo in eternity:

A man reaps what he sows. The one who sows to please his sinful nature, from that nature will reap destruction; the one who sows to please the Spirit, from the Spirit will reap eternal life. Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers. (Gal 6: 7-10)

Anders makes the point that the church should connect to all people, not just those who attend the local church and are born again Christians. He makes the emphasis, as does Paul, that the church should put the Christian in need as a priority for assistance. The church should be willing to put programs in place that are designed to assist Christians and this will hopefully serve as an outreach program to the unsaved in the community:

It is discouraging to continue to do good and not see a reward. Paul challenges the Galatians to keep on giving because God promises to reward those who are faithful in the long run. The believer is to do good to both believers and unbelievers with believers having priority. Christians in that era suffered great economic hardship as a result of rejection and persecution. With no government assistance programs, they had no one else to help but other believers. Though Christians should be willing to help anyone in need, caring for fellow believers is still a priority.²⁸

MacArthur tells the reader that while Paul is teaching the church in Galatia about the merits of Christian charity through acts of kindness, he encourages Titus that through deeds, the enemy has no grounds for finding fault with the Christian testimony. Everything done in the name of Christ Jesus is done in the name of love:

One of the best ways to thwart criticism of Christianity is for Christians to do good to unbelievers. Loving concern will do more to win a person to Christ than the most carefully articulated argument. The heart of every Christian testimony should be kindness. "In all things show yourself to be an example of good deeds," Paul admonished Titus, "with purity in doctrine, dignified, sound in speech which is beyond reproach, in order that the opponent may be put to shame, having nothing bad to say about us" (Titus 2:7-8).²⁹

²⁸M. Anders, *Galatians-Colossians*, Holman New Testament Commentary, vol. 8 (Nashville: Broadman & Holman Publishers, 1999), 80.

²⁹MacArthur, *Galatians*, 191-92.

God has given the church the opportunity to reach out to the lost world. Christ spoke many times about the problems of desiring more than one would ever need. The church is merely passing through this world and it should be her desire to make it better than she found it as the bride and ambassador of Christ on earth.

Conclusion

God placed mankind in the world, but the majority of people will never understand the lessons of the Savior because the nature of God is foreign to them. (Matt 7:13-14) Those apart from God strive to do what the world teaches and stray from these lessons of the Father. Perhaps the prophetic words in the Proverbs ring true in the modern era more than any other time in history: “He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty. A faithful man will be richly blessed, but one eager to get rich will not go unpunished” (28:19–20). Man has become so eager to chase fantasies through lotteries and casinos that he has lost the significance of being content with what God has blessed him with.

The scriptures have proven deep with wisdom showing how man has fallen away from the Lord due to his own foolishness and desire to gain needless things. Man continues to carry out this covetous attitude that only brings him more misery. He refuses to learn from the past and realize that the future has yet to be written, but a foolish man refuses to learn from the lessons of the past and chases fantasies that will never bring him the joy that a true relationship with the Father can through Christ Jesus.

CHAPTER 3

LITERATURE REVIEW

The Genesis of Gambling

The literature review will paint a picture of the gambling phenomenon sweeping America from a historical perspective. In order to fully understand gambling and the concept of wagering, one needs to understand its historical roots and the pathway it has carved, which has led to the multi-billion dollar a year industry seen in the present day and the broken lives it has left in its wake.

Long before the first roulette wheel spun or the dice crossed the pass line at the Flamingo on US Highway 91 in the small town of Las Vegas, Nevada, on December 26, 1946, or the first thoroughbred crossed the finish line at Churchill Downs in Kentucky in 1875, gambling was a tenured pastime throughout the world. Gambling has been found to have had a presence in several early civilizations long before it made its way to the New World.

The ancient city of Mesopotamia is credited as being the cradle of civilization and the birthplace of gambling. The people of this early age gambled using astragali, an object with two convex and two concave sides, each side having a numeric value. This method of casting lots flourished through the Middle East and Mediterranean for thousands of years and gradually evolved into the dice that are used today.¹

East Asia was known for its use of animals as instruments for gambling by the first millennium B.C. During this time in Chinese cities, a variety of animals were used to base wagers. Betting on fighting quails, fish, and crickets were customary in China.

¹Alfred Kroeber, *Anthropology: Race, Language, Culture, Psychology and Prehistory* (New York: Harcourt, Brace & World, 1948), 552-53.

Authorities in the Kowloon district of Hong Kong arrested 115 people and broke up an insect fight circuit in 2004 where the prized cricket was valued at \$20,000.²

The Chinese are also responsible for the modern lottery. In the tenth century A.D., the game of Thirty-Six Animals or Hua-Hoey Lottery was played using a deck of thirty-six cards. This game gave a value to every card with a specific animal; the cards were drawn at random and the person who chose the winning animal won the lottery. Five hundred years elapsed before a European version of the lottery appeared in European cities.³ The lottery found a welcome home in America shortly after the United States declared its independence from Great Britain in 1776.

The origin of the coin flip dates back to the Greeks with a game called “Ostra Kinda.” The game began with young boys who would paint seashells black on one side with the other side remaining the natural color. The shell would be flipped and called black or white in the air. The side visible when the shell landed would determine the winner. This game later evolved with the use of coins. The coins were marked with a cross on one side and a pile on the other⁴ and continued to evolve with currency and the coin flip used today in America to determine what team kicks and receives in a football game, with the term of heads and tails.

Perhaps the most popular style of gambling was with decks of cards. Around 1900, noted anthropologist Stewart Culin determined that both cards and chess were first introduced into the world by the Koreans. The earliest cards used were made from bamboo and called “htou-tjyen,” which translates literally to “fighting tablets.” The cards

²“Modern Cricket Fighting: Hong Kong Police Smash Illegal Insect-Fighting Ring,” *U.S. News and World Report*, September 21, 2004, 35-38.

³John Price, “Gambling in Traditional Asia,” *Anthropologica* 14 (1972): 162-63.

⁴Andrew Steinmetz, *The Gaming Table: Its Votaries and Victims in All Times and Countries* (Montclair, NJ: Patterson Smith, 1969), 129.

were given identity with a man, fish, crow, pheasant, antelope, star, rabbit, and horse. The cards had numbers on them similar to cards used today. The game the Korean people played most often was similar to baccarat and was called “yet pang man i.” The cards used by the Asian people were used for three specific reasons: wagering money, an early version of dominoes, and chess.⁵

Card playing flourished throughout Asia and followed into Europe. By 1379, card playing swept through Europe and the Regensburg ordinance was passed, which forbade all forms of card playing. This was short-lived as card playing continued to thrive throughout Germany, Italy, Spain, and France. The French added a new dimension to playing cards that changed them forever. The addition of personalities to the decks was made; these people were typically political figures. By the sixteenth century, cards had a king, queen, and valet or jack as the face of the card. The cards with hearts represented Charlemagne as king, Judith of the Old Testament as the queen, and La Hire, a legendary knight and the designer of the cards as the valet. On spades, King David of the Old Testament was king, Athena of Greek mythology was queen and Hogier, a cousin and compatriot of Charlemagne was the valet. The diamonds offered Julius Caesar as king, Rachel of the Old Testament as queen, and Hector de Maris, a lesser-known knight of the Round Table, as the valet. The clubs gave as their king, Alexander the Great, Argine as queen, and finally Lancelot of the Round Table as the valet.⁶

Card playing, dice throwing, animal contests, and a multitude of other games people have conceived for creating wagers ushered in an age of gambling which gripped the United States just as it has other countries before its arrival in North America. As

⁵Stewart Culin, *Korean Games* (Philadelphia: University of Pennsylvania, 1895), 123-26, 128.

⁶W. Gurney Benham, *Playing Cards: History of the Pack and Explanations of Its Many Secrets* (London: Spring, 1957), chaps. 12-26.

these games proliferated throughout Asia and Europe prior to the discovery of the New World, those colonists who came to the New World in search of a fresh beginning brought those same vices with them. Soon after those men and women made their expeditionary voyage to North America, gambling soon resurfaced and flourished in America.

Gambling Comes to America

Early Era of Gambling

Gambling in America arrived in three separate, yet distinctive, phases. The first phase came with the colonists from Great Britain. Lotteries flourished and the proceeds were used to finance a variety of worthy causes including the construction of much of the infrastructure of Harvard and Yale, supporting troops for the revolutionary war, and the construction of the Erie Canal following the war for independence. The Continental Congress condemned gambling in 1774, but this was soon overthrown as the need for revenue emerged to fund the war.⁷ During the two weeks Thomas Jefferson spent writing a draft of the Declaration of Independence, he found time for games of chance. Jefferson was known for keeping a strict ledger of his wins and losses to games like backgammon, cross and pile (heads or tails), lottery, and cards.⁸

The second phase of gambling in America arrived after the American Civil War. The defeated south found a new benefactor in the form of the lottery. The Louisiana Lottery Company was created and received a twenty-five-year charter from the state legislature in return for a \$40,000 annual payment to the New Orleans' Charity Hospital. The lottery grew rapidly as 90 percent of the tickets sold came from outside of the state. The gambling epidemic grew again and by 1890, laws were passed which made

⁷John J. Dinan, *The American State Constitutional Tradition* (Lawrence, KS: University Press of Kansas, 2006), 251.

⁸Herbert Asbury, *Sucker's Progress: An Informal History of Gambling in America from the Colonies to Canfield* (Montclair, NJ: Patterson Smith, 1969), 79.

gambling illegal in all states.⁹ The forty-seventh and forty-eighth states, New Mexico and Arizona, were forced to abandon all forms of organized gambling for their admission to statehood in the United States in 1912.¹⁰

The casino found its beginnings in America seventy years before the legalization of casinos in Nevada. In 1848, gold was discovered at Sutter's Fort in Sacramento, California, and the rise of casino gambling grew exponentially. San Francisco became the haven for casino gambling of the mid-1800s. The first casino in San Francisco was the El Dorado, which opened in the spring of 1848. The El Dorado became the most lucrative casino in San Francisco and by 1850, there were more than one thousand casinos operating in the area.¹¹ The mining of copper, silver, and gold throughout the western United States led to the creation of gambling towns such as Reno, Nevada, Tombstone, Arizona, and Deadwood, South Dakota.

San Francisco discovered a revolutionary manner of gambling that generates the majority of revenue for present casinos, the slot machine. The first slot machine was created by three German mechanics, Charles Fey, Gustav Schultze, and Theodore Holtz. Fey became an entrepreneur in 1898 with his improved manufacturing of the Card Bell slot machine. In 1909, slot machines were deemed illegal and the method of payout was changed from coins to chewing gum. The reels had pictures of various fruit that one could win by having the reels line up properly. Coins were later reintroduced for payouts and with the proper legal officials being bribed, nothing was found illegal.¹² Gambling

⁹Asbury, *Sucker's Progress*, 135-38.

¹⁰Michael Nelson and John Lyman Mason, *How the South Joined the Gambling Nation: The Politics of State Policy Innovation* (Baton Rouge, LA: Louisiana State University Press, 2007), 445-48.

¹¹John Quinn, *Gambling and Gamblers* (Chicago: G. L. Howe & Co., 1890), 449-50.

¹²Marshall Fey, *Slot Machines: A Pictorial History of the First 100 Years*, 4th ed. (Reno, NV: Liberty Belle, 1994), 13-21.

continued throughout the roaring twenties in backrooms of saloons and nightclubs in cities throughout America, but it did not legitimately return to the American culture until the nation was gripped in the wake of the Great Depression.

Modern Era of Gambling

The third and most recent phase of gambling in America began in the 1960s. The precedent of the New Hampshire Lottery of 1964 and New York Lottery of 1967 began this trend that has engrossed all but seven states in America.¹³ Casino gambling was reintroduced into the nation's consciences on March 19, 1931, with the legalization of casino gambling in Nevada. Gambling remained in the local casino where money was being generated, but not substantially. In 1969, the legislature passed the Commercial Gaming Act, which allowed publically traded corporations to own and operate casinos in Nevada.¹⁴

Many historians argue that this law was passed due to the influence in Las Vegas of Howard Hughes. Hughes arrived in Las Vegas on Thanksgiving Eve of 1966 and checked into the St. Andrew's Tower ninth floor of the Desert Inn. Four months later on March 22, 1967, Hughes bought the casino from Moe Dalitz for the sum of \$13.2 million. Hughes bought several other properties on Las Vegas Boulevard including the Sands, Dunes, Castaways, and the Landmark. The Landmark was the only casino he made any contributions to by completing its construction; all other Hughes properties were completed when he purchased them. Hughes' departure and self-imposed exile from Las Vegas in 1970 did not cease his ownership, but the management of the casinos was gripped in turmoil as the time-honored mob tradition of "skimming," or taking

¹³Charles Clotfelter and Philip Cook, *Selling Hope: State Lotteries in America* (Cambridge, MA: Harvard University Press, 1989), 241.

¹⁴A. L. Higgenbotham, *Legalizing Gambling in Nevada: Its History, Economics, and Control* (Carson City, NV: Gaming Commission, 1971), 11.

money off the top of the house receipts before it could be taxed, continued to flourish. Hughes' influence as the first American billionaire gave him the credibility to make it known that gambling could be considered a legitimate business and corporate America should embellish this new form of revenue.¹⁵

Methods of Gambling

America has long since welcomed the concept of gambling and it has been allowed to proliferate in cities throughout the United States. Gambling has flourished in a variety of different venues. Charitable gaming is run for the benefit of nonprofit organizations, although the host organization may not necessarily be the operator of the games. Some examples of charitable gaming are the Parent Teacher Association (PTA) Las Vegas nights, church raffles, and bingo. Charitable gaming is the least regulated area of legal gaming.¹⁶ Pari-mutuel betting is the style of gambling most associated with creating excitement or action where the total prize pool is based upon the amount of money wagered; the more money gambled, the bigger the prize. Horse racing is the best known and most widespread pari-mutuel betting event, but other forms of pari-mutuel wagering include dog racing.¹⁷

The three styles of gambling that have become most popular are commercial casino gambling, state-sponsored lotteries, and Indian tribal casinos. Lotteries have a long tradition in the United States that goes back to colonial days. Legal lotteries experienced a rebirth in the 1960s. The first legal lottery in the twentieth century was the

¹⁵Omar Garrison, *Howard Hughes in Las Vegas* (New York: Lyle Stuart, 1970), 47-50.

¹⁶American Gambling Association, "Beyond the Casino Floor," <http://www.americangaming.org/industry-resources/beyond-the-casino-floor> (accessed July 7, 2013).

¹⁷American Gambling Association, "Factsheets," <http://www.americangaming.org/industry/factsheets> (accessed July 7, 2013).

New Hampshire Lottery, which originated in 1964. More northeastern states quickly followed New Hampshire's example and in 1981 Arizona became the first state west of the Mississippi River to authorize a lottery.¹⁸

Casino gaming is the largest part of the commercial gaming market, and it continues to grow in popularity due to the creation of new casino resort destinations and the expansion of existing casino in various cities. A casino is usually characterized by the offering of banked games. Banked games are those in which the house is banking the game and essentially acting as a participant, meaning that the casino has a stake in who wins. Commercial casino gaming takes a variety of forms, the most recognizable consisting of what are called Las Vegas-style casinos. Other commercial gaming venues include excursion (mobile) and dockside (permanently docked) riverboats, card rooms, and racetrack casinos, often referred to as racinos.¹⁹

Indian Tribal Gaming

The first people to inhabit the New World discovered this benefactor with the Indian Gaming Regulatory Act of 1988. This has allowed for over 230 Indian tribes throughout North America to own and operate casinos on reservation land. By 2011, some four hundred gambling establishments were operating throughout the United States. Financially, this created revenue in excess of \$27.2 billion in 2011 alone, a far cry from the \$5.4 billion reported in 1995.²⁰ The Mashantucket Pequot and Mohegan Tribal Nations based in Connecticut have been the most successful and the envy of all the tribes

¹⁸Ann Weiss, *Lotteries: Who Wins, Who Loses?* (Hillside, NJ: Enslow Press, 1995), 37-40.

¹⁹William Wilkerson III, *Billy Wilkerson and the Flamingo* (Los Angeles: Ciro's, 2000), 98-104.

²⁰National Indian Gaming Commission, "Gaming Revenues 2007-2011," http://www.nigc.gov/Gaming_Revenue_Reports.aspx (accessed July 6, 2013).

operating in the United States. Both tribes have reported gambling revenues in excess of \$1 billion annually.²¹

The Indian Gaming Regulatory Act of 1988 established the rules for the further development of tribal gambling ventures, which created three classes of gaming on tribal grounds. Class I is identified as a social game, which is not considered a game of chance, played solely for prizes of minimal value. Class I can also be identified as a traditional form of Indian gaming engaged in by individuals as a part of or in connection with tribal ceremonies or celebrations. Class II is supervised by the Indian Gaming Regulatory Act, but after successful activity, is administered by the tribe. Class II includes games such as bingo and small lotteries and gives the tribes the foundation for their newfound fortunes. These games of chance including bingo, pull-tabs, lotteries, punchboard, and other games similar to bingo, whether live or electronic, where players bet against other players. The organization can use electronic games played on a network video gaming device that is connected to a central computer system. Class III includes any form of gaming besides Class I and Class II games, including electronic gaming devices with random-number generators and house banked table games. This class involves casino gaming, slot machines, and dice games.²²

Internet Gaming

The fastest growing segment of the gambling explosion in America is the online Internet experience. The first virtual online casino, Internet Casino, Inc., opened on August 18, 1995, and this newfound online industry has only one competitor, pornography. Outside of Nevada, wagering holds a 50/50 percentile between online gambling and the

²¹National Indian Gaming Commission, "Tribal Information," <http://www.nigc.gov/TAC.aspx> (accessed July 6, 2013).

²²Nina Munk, "Two Armed Bandits," *Forbes*, May 22, 2000, 151-54.

local bookmaker with which many gamblers organize their gaming interest. The estimated amount wagered online each year in America topped \$66 billion by 2004, and these dollars are being spent illegally and without any taxation for the benefit of the American economy.²³

An ongoing effect in Congress has been underway for several years to institute a method of taxing the revenues of illegal online gaming organizations. The Internet Gambling Regulation and Tax Enforcement Act of 2011 was introduced by Rep. Jim McDermott (D-Wash.) on June 16, 2011, and is the counterpart to an earlier bill which would require online gambling providers to impose a 2 percent federal tax on the deposits they receive each month, and individual states would be given the option of taxing online gambling operators at a rate of 6 percent. The potential for tax revenue could create \$40 billion over a ten-year period if this is ever passed.²⁴

In 2006, the US Congress passed the Unlawful Internet Gambling Enforcement Act that banned the use of credit cards and other financial instruments for the purpose of illegal Internet gambling. Together with the Wire Act of 1961, which made it illegal to conduct gambling over telephone lines, federal statutes are in place to combat illegal Internet gambling. A ruling currently underway could change this:

However the December 2011 Department of Justice ruling limits the Wire Act's applicability to sports betting and changes the paradigm for enforcement of federal prohibitions against illegal Internet gambling. It also removes the Wire Act as a tool to prosecute providers of other online gambling games and gives license to states to make available a wide array of games of chance on the Internet. Given the inherently interstate nature of the Internet, which has no borders, and the demonstrated willingness of offshore operators to violate US laws, making the Wire Act of 1961 applicable to Internet games of chance is necessary to 1) keep illegal offshore operators out of the US market and 2) provide strong and consistent

²³John Mason and Michael Nelson, *Governing Gambling* (New York: Century Foundation, 2005), 80.

²⁴American Gaming Association, "Online Gambling," <http://www.americangaming.org/government-affairs/key-issues/online-gambling> (accessed July 7, 2013).

enforcement protections that will not be possible as individual states pursue intrastate Internet gambling.²⁵

In the majority of casinos operating in America, electronic machines far outweigh table games using a dealer. One visiting a casino will notice this by walking through the casino. Slot, video poker, and the plethora of other electronic games are more profitable for the casino because they work twenty-four hours a day, 365 days a year, and do not require a salary or healthcare package. People new to the gaming industry are at ease with a machine more than they are with a human dealer. Where people are most comfortable, they will stay longer and bet more money.

Casino owners have discovered that the younger generation gambling today is more in tune with buttons. They have buttons on their computers at home and on their gaming consoles and would prefer gambling in an environment where they can push buttons. The Internet gaming phenomenon is less than twenty years old, but those behind the organizations find that Americans spend an average of 8.5 hours daily in front of computer screens, and why should not their gambling behavior be different from those existing activities?²⁶

Sports Wagering

Sports betting has been a part of the American culture for as long as people have watched competitive events. Office pools have existed in various businesses for years and they always kept low profile. Sports betting did not officially arrive in Las Vegas, Nevada, until Frank Rosenthal introduced it at the Stardust Hotel and Casino in the mid-1970s. Rosenthal wanted to bring gambling activity that was occurring outside of the casino into the casinos in order to capitalize from that revenue. Other casinos

²⁵American Gaming Association, "Online Gambling."

²⁶Brian Steltzer, "Americans Spend 8 Hours a Day in Front of Screens, Study Finds," *New York Times*, March 26, 2009, http://www.nytimes.com/2009/03/27/business/media/27adco.html?_r=0 (accessed July 7, 2013).

followed his lead and the majority of casinos in Las Vegas now operate a sports betting portion of the casino.²⁷

The sports wagering phenomenon exploded in 1997 with the creation of the World Sports Exchange based in Antigua, which allowed gamblers to wage bets on the outcomes of competitive sports from their home computers. However, this organization failed due to funds being transferred from off-shore accounts, which contradicted with the Wire Act of 1961 and the Unlawful Internet Gambling Enforcement Act of 2006. Hundreds of Internet sites exist under the radar of the watchful eye of the federal government, but the activity is more scrutinized than in years past.²⁸ In 2011, \$10 billion dollars were wagered on the outcome of the Super Bowl, and the National Collegiate Athletics Association (NCAA) Division One Men's Basketball Championship drew \$12 billion in money wagered on the outcome of the tournament. This was the first time in American history that college basketball out wagered the National Football League.²⁹

The gambling industry has become a major staple in American society. Unfortunately, many people are getting caught up in this activity, which leads to divorce, bankruptcy, and a variety of health issues that come from chasing that money which has already been lost.

²⁷Nicholas Pileggi, *Casino, Love and Honor in Las Vegas* (New York: Simon & Schuster, 1995), 605.

²⁸James Grey, "Gambling on Sport: Policy Issues," *Journal of Gambling Studies* 165 (2007): 208.

²⁹Michael McCarthy, "March Madness Betting Now Tops Super Bowl," *USA Today*, March 27, 2012, <http://content.usatoday.com/communities/gameon/post/2012/03/march-madness-betting-bigger-than-super-bowl-ncaa-las-vegas-nevada-ncaa-mens-final-four/1#.UeGRHSEo74g> (accessed July 13, 2013).

The Effects of the Chase

Gambling Destinations for Entertainment

For many, a trip to the local casino or the mega resort settings of Las Vegas Boulevard, often known as the Las Vegas strip, can serve as a vacation away from the daily routine of life. Since the early 1990s, destinations such as Las Vegas have marketed themselves as vacation locations that also have casinos. Las Vegas became world renowned as the “City of Entertainment” and this claim has its own merit. Tracing the entertainment industry back to the 1960s, many performers, including Frank Sinatra, Barbra Streisand, and Garth Brooks, found success in the entertainment industry while performing in Las Vegas. Elvis Presley had the most lucrative run in Las Vegas history beginning in 1969 when he signed an exclusive contract to headline at the recently constructed International Hilton. Elvis’ contract paid him \$125,000 every week for the duration of his engagement in Las Vegas which concluded in late 1976. The undisputed King of Rock n’ Roll sold out 837 shows in the grand ballroom of the Hilton.³⁰

Other acts followed Elvis’ lead, which has continued to grow and prove that entertainment never grows old. The Strip has seen a significant transformation from the headliner shows of the 1970s and 1980s to the theater of the grandiose with show-stopping acts like Cirque de Soleil and German illusionists Siegfried and Roy, who mastered the impossible with their pride of white tigers at the main showroom of the Mirage. Las Vegas and locations similar can serve as amusement and gambling for those who can control their impulses and can afford to lose their money.

Types of Gamblers

Many people enjoy the thrill of winning. Some are able to win or lose and walk away from the gambling establishment with or without their money. Gamblers who

³⁰Hal Rothman, *Neon Metropolis: How Las Vegas Started the Twenty-First Century* (New York: Routledge, 2003), 61.

can afford to lose are categorized into two segments: the high roller and the whale. The high roller is financially able to risk a minimum of \$25,000 on one trip to a gambling resort destination. Ideally, the gambler guarantees to wager \$50,000 to \$250,000 on a single trip. The whale may guarantee to wager \$250,000 and above on one trip.³¹ These people are the exception since they can afford to lose huge sums of money. The majority of gamblers cannot guarantee this amount of money and are barely able to pay off the debts they are creating. They are the ones who are at risk of becoming compulsive gamblers because of their desire to chase financial losses. These gamblers continuously attempt to win back their losses to pay debts owed, but they continue to lose and gain larger and larger debts. This behavior, which often leads one to becoming a compulsive gambler, finds solace in this Gamblers Hymn:

These dice nuts, born of a lofty tree in a windy spot, which dance on this gambling ground, make me almost mad. These wakeful dice intoxicate me like a draft of Soma from Mount Mujavant.

Never has she said an angry word to me, nor has she ever scolded me. She has been so pleasing to me and my friends. With all this without any fault of hers I have driven my devoted wife away because of a die exceeding by one [an unlucky throw].

My mother-in-law hates me, my wife pushes me away. In his defeat the gambler finds none to pity him. No one has use for a gambler, like an aged horse put up for sale.³²

For many who gamble, the time spent may create a sense of pleasure, specifically if they are winning or can afford to lose. The majority cannot afford those losses and will begin spiraling into an out of control chase that has gripped so many. People who are fortunate enough to win are embroiled in the challenge of maintaining their winnings over time.

³¹Rothman, *Neon Metropolis*, 125-28.

³²“Gamblers Lament/Hymn,” http://oll.libertyfund.org/?option=com_staticxt&staticfile=show.php%3Ftitle=1780&chapter=94614&layout=html&Itemid=27 (accessed on July 7, 2013).

Challenges of Winning

Research was collected and published on March 29, 2012, by a credit card research company regarding the fallout from those who win large sums of money through gambling. The article focused specifically on the lottery and the challenges that go along with large payouts. One Missouri Powerball winner discovered this lesson:

After she was one of a pool of 12 people who won the Missouri Powerball in 2006 and split \$224 million, Sandra Hayes had to rethink her social network. "It became necessary to be careful about who I make friends with because some people can be cruel and have alternative motives for befriending you. Some feel that just because you have money, you owe them money" she says. "When I would hang out with friends and we would stop to get something to eat, they would order their food and then announce they did not have the money to pay, which happened a few times," says Hayes. She quickly figured out her friends' plan and stopped going to eat with them. "I eventually stopped hanging out with them altogether."³³

For other winners, it adds stress to their relationships and those who come into large sums of money discover coming into this newfound fortune all at once can "overtax their relationships:

A certified financial planner who worked with a family who won a lottery jackpot saw this devastation firsthand "Following a string of unfortunate financial decisions, the family fell apart." [The planner] says the husband, who was emotionally unprepared for the enormous responsibility and pressure of winning the lottery, took to gambling and womanizing to deal with the troubles adjusting to his new lifestyle. When his wife found out, she retaliated with vindictive shopping. Eventually, they talked and sorted it out, said [the planner]. "Needless to say, the level of trust was not the same and the fighting and blame-placing for the squandering of their fortune became routine occurrence in this once tightly knit family."³⁴

The most frightening of the risks is the possibility of falling into bankruptcy.

Given the fact that [one would] have enough money to clear up any debt, bankruptcy seems a long shot after winning the lottery, but experts say lottery winners are at greater risk of bankruptcy. "Winners suddenly have significantly more credit available to them than they ever had. That makes them more likely to make purchases on credit, rather than use cash,"³⁵ remarks a senior bankruptcy attorney at a local law firm in Albany, NY. "Winners are much more likely to make

³³Gina Grey, "Five Reasons You Don't Want To Win All That Lottery Money," <http://www.creditcards.com/credit-card-news/5-reasons-you-dont-want-win-lottery-money-1264.php> (accessed July 12, 2013).

³⁴Grey, "Five Reasons."

³⁵Grey, "Five Reasons."

significant impulse purchases far beyond their previous means. So the purchase amounts will be much higher, making the interest accrued on those credit cards much higher. And because they don't stop to think the money could run out, winners don't generally think they need to create or live by a monthly budget." "While it may be counterintuitive, a large influx of wealth without proper planning can easily cause people to forget the need to save for the future," adds the founder and president of a financial planning firm in Glens Mills, Pa., that specializes in asset protection and transitional and retirement planning.³⁶

This information indicates how such newfound wealth can create more difficulty for people who are not ready for such a large responsibility. Many dream of what they would do if they won a lottery, but this study indicates that keeping the money is far more challenging than receiving it.

Phases Leading to Problem Gambling

In 1985, noted researcher Robert L. Custer determined that there are three distinctive phases of gambling. The winning phase is the introductory phase where the gambler experiments with this new activity. Following his first few wins, he becomes addicted to the activity of gambling. The losing phase is categorized by the attempt to regain losses after the initial winning phase has concluded. Henry Lesieur calls this second phase "the chase," or the behavior of doing everything possible to regain the money lost.³⁷ The desperation phase is what Gamblers Anonymous calls hitting "low bottom": the point where the gambler resorts to illegal activity to continue gambling. This phase brings on a sense of panic for the gambler as he feels people are after him and he does not know how he can recover.³⁸

Despite the growth of gambling disorders, it continues to be difficult to identify physically. Michigan state House of Representative member, Harold Voorhees,

³⁶Grey, "Five Reasons."

³⁷Henry Lesieur, *The Chase: The Compulsive Gambler* (Rochester, VT: Schenkman, 1984), 15.

³⁸Robert L. Custer, *When Luck Runs Out: Help for Compulsive Gamblers* (New York: Warner Brothers, 1985), 20-35.

described gambling: “With an alcoholic, you can tell it on their breath. With tobacco, you can tell it on their teeth. With a drug addict, you can tell it by the marks on their arms or the glaze in their eyes. With gambling, it’s a stealth addiction.”³⁹ For many years, a variety of terms have been used interchangeably to describe people who struggle with gambling addictions.

Problem gambling is the umbrella term used to identify the people who gamble and cannot stop under their own power. Obsessive or compulsive gambling includes gamblers who seem involuntarily driven by habit and addiction to the brink of personal, professional, and financial disaster. This category of gambler can be helped in a support group setting. Pathological gambling is the most severe and results in the need of psychiatric assistance to successfully overcome. Gamblers who have found this depth of destructive gambling are often candidates for suicide. Two million Americans, 1 percent, are diagnosed as pathological gamblers each year. Four to 8 million, 2 to 4 percent, are found to have a gambling problem, but are not specifically pathological gamblers.⁴⁰

Edmund Bergler was one of the first to categorize the characteristics of a compulsive gambler. He found the first five traits in every compulsive gambler he tested.

Lyn Barrow added the final four traits:

- An attraction to gambling that is chronic, highly repetitive, and totally absorbing.
- An inability to stop when winning.
- A pathological belief in the ability to win, usually in the very near future.
- A pleasurable-painful tension felt between the placing of a bet and the outcome.
- Neither weak willed nor greedy; obsessed by the action.

³⁹Harold Voorhees, as quoted in Ed Golder, “Bill Aims to Chill Lotto Fever,” *The Grand Rapids Press*, March 31, 1996, A1.

⁴⁰Connecticut Council on Problem Gambling, “Frequently Asked Questions,” <http://www.problemgambling.org/problem-gambling/> (accessed July 14, 2013).

- A feeling of guilt when away from the tables.
- A progressivity in the intensity of the obsession.
- An unwillingness to seek help.
- The existence of a condition from which gambling is an escape.⁴¹

Gambling has not only been the cause for anxiety and relationship issues in society, but significant financial stressors due to incredible debt. The average gambling debt that compulsive gamblers carry is \$70,000. Of those who gamble in America, 80 percent are not wagering more than \$400 per year.⁴² The gambling industry cannot afford to create the revenues it maintains with the visits of only those high income gamblers. They depend on the consistent wagers made by compulsive gamblers. By 2008, 37 percent of casino revenue came from compulsive gamblers who visited the casino regularly.⁴³ A compulsive gambler from Illinois stated, “Casinos are the crack cocaine of gambling.”⁴⁴

Researchers have discovered that 10 to 15 people are influenced by every compulsive gambler. This influence ranges from acquaintances, to friends, family, and professional colleagues. Counselors have determined that these compulsive gamblers costs the America people \$53,000 per gambler per year in lost wages, counseling, theft, and legal and health issues. This epidemic is not merely a blue-collar crime. The American Insurance Institute estimates that approximately 40 percent of all white collar

⁴¹Lyn Barrow, as quoted in Commission on the Review of the National Policy toward Gambling, Charles H. Morin, Chairman, *Gambling in America: Final Report of the Commission on the Review of the National Policy toward Gambling* (Washington, DC: GPO, 1976), 95-96.

⁴²Stuart Winston and Harriet Harris, *Nation of Gamblers: America's Billion Dollar a Day Habit* (Englewood Cliffs, NJ: Prentice-Hall, 2002), 5.

⁴³Robert Goodman, *The Luck Business: The Devastating Consequences and Broken Promises of America's Gambling Explosion* (New York: Free Press, 2009), 50.

⁴⁴Joseph P. Shapiro, “America's Gambling Fever,” *U.S. News and World Report*, January 15, 1996, 59.

crime is committed by compulsive gamblers.⁴⁵ It seems such a strange dichotomy that professional men and women would desire to throw money into something that has no strong rate of return, but this happens daily in America.

The Popularity of Gambling

Why are more people gambling than ever before in America? In 1990, Americans wagered approximately \$286 billion and climbed to \$650 in 2004, and it continues to escalate.⁴⁶ In 1976, 95 percent of gamblers were men. By 1995, the percentage of women gambling was 50 percent. In 2012, the Las Vegas Chamber of Commerce reported that the percentage of men to women gambling in Las Vegas remains consistent at a ratio of 50/50. The total number of people coming to Las Vegas in 2012 was reported at 39 million, and 72 percent of that number gambled compared with the 85 percent who gambled on a trip to Las Vegas in 2008.⁴⁷

The Las Vegas Chamber of Commerce conducts annual research using the Las Vegas Visitor Profile Study to determine trends for the city and the tourism that it creates for Clark County and the State of Nevada. Every year, approximately 3,600 tourists are surveyed on a variety of topics surrounding their trip to Las Vegas. The majority of people visit Las Vegas for three reasons: leisure, gambling, and visiting friends and family. In 2012, the percentage of those visiting for leisure rose to 47 percent compared with 39 percent from 2008. The number of tourist who came specifically for gambling declined from 13 percent in 2008 to 8 percent in 2012. The research found that many tourists are gambling, but not for long periods of time. The main focus of the trip is

⁴⁵Goodman, *The Luck Business*, 54-56.

⁴⁶Rex Rogers, *Gambling: Don't Bet on It* (Grand Rapids: Kregel, 2005), 142.

⁴⁷Las Vegas Convention and Visitors Authority, "2012 Las Vegas Visitor Profile," <http://www.lvcva.com/stats-and-facts/statistical-publications/> (accessed July 13, 2013).

leisure, but gambling gets placed in the schedule too. In 2008, research indicated that 47 percent of tourists spent less than two hours each day gambling; a significant increase in 2012 to 59 percent for the same two-hour gambling binge. Studies show that 65 percent of those gambling prefer automated slot machines to other table games such as Blackjack, which finds a 13 percent rating in 2012. It may be true that more people are visiting Las Vegas for the purpose of leisure, but they make time for gambling. Clark County, Nevada, earned \$9.4 billion in 2012 from revenue directly related to gambling. Revenue created from Las Vegas Boulevard, or the Strip, was reported at \$6.2 billion.⁴⁸ These numbers indicate the financial success of one city that has gambling as its principle industry. Other cities throughout America with a gambling influence may not be experiencing this prosperity, but they find success in the industry. It would appear that the gaming industry and its recent expansion have given rise to a once minor vice that was based around one state. With the inception of the lottery in 1964 and the rise of the Indian tribal gaming in the majority of the states beginning in 1988, gambling has not only become more acceptable than it once was, but more convenient. For cities like Las Vegas, which is a metropolis for entertainment where gambling also occurs, this city will continue to ride the wave of prosperity into the days ahead. The rest of the nation that does not have that drawing power behind it will continue to rely on the gambling activity that has served them thus far.

Gambling and the Military

Members of the United States Armed Forces have wagered with games of chance, such as cards and dice, since the Revolutionary War.⁴⁹ Gambling has always

⁴⁸Las Vegas Convention and Visitors Authority, "2012 Las Vegas Visitor Profile."

⁴⁹David Schwartz, *Roll the Bones: The History of Gambling* (New York: Gotham, 2006), 248.

been welcome in the military. Soldiers serve in the profession of arms, but are still people and the previous research has shown that people like to gamble. Unfortunately, soldiers are not exempt from gambling addictions and may find themselves caught up in this web of compulsive behavior. Former Commanding Officer of a US Army installation in Europe and former Green Beret, Colonel Nils Sorenson, suggested that some soldiers develop gambling addictions after returning from a stressful deployment. Also, some wives of deployed soldiers use gambling as a way to cope while their husbands are away. In an interview with *Stars and Stripes*, Sorensen says, "It is a stress release, and then it becomes addictive. . . . Then credit cards go dry. Soldiers come back from being deployed to Iraq or Afghanistan and there is no money."⁵⁰ According to William Bradner, the Family and Morale, Welfare, and Recreation Deputy Public Affairs Officer, annual revenue from on-post slot machines at United States Army Garrison Grafenwöhr increased to \$251,011 in fiscal 2008, from \$195,887 in fiscal 2007.⁵¹ Slot machines are on all military installations overseas and are usually in various social clubs and restaurants on base where alcohol is served.

Problem gambling is associated with increased risk-taking and overconfidence within the military. Combat experiences come to the forefront of this to include exposure to violent combat, killing someone, and experiencing high levels of trauma. Soldiers are asked to perform very demanding tasks that place them in harm's way. After deployment ends, they seek methods for maintaining the adrenaline rush experienced during their combat tour. The daily experiences on a military post can also lead to boredom and

⁵⁰Seth Robson, "Army Worried About Rise in Gambling," *Stars and Stripes*, March 11, 2009, 15.

⁵¹Robson, "Army Worried About Rise in Gambling," 15.

loneliness if overseas. Soldiers try to come down off an adrenaline high and for some, gambling creates the form of action they are seeking.⁵²

Mankind constantly seeks after the action that brings excitement into their lives. The days ahead will determine whether this action that so many chase will come from a pair of dice, or a slot machine, or something new.

Learning to Hold the Chase at Bay

Anti-Gambling Partners

The premiere organization for combatting gambling in America is Gamblers Anonymous (GA). GA was founded on September 13, 1957, in Los Angeles, California. The founding members were two men who came together in January of 1957 and were determined to fight this demon that was gradually trying to destroy their lives. As a result of successful press in the Los Angeles area, the first group met and the organization has grown exponentially since its humble inception in 1957. GA chapters are presently ongoing throughout the United States, Canada, Australia, New Zealand, Great Britain, Uganda, Israel, Argentina, and other countries throughout the world.⁵³

Gamblers Anonymous created a list of twelve steps that would serve as the basis for recovery for compulsive gamblers who have hit “rock bottom.” These steps have evolved since the late 1950s allowing them to become more purposeful to the audience they are designed to serve in this journey of recovery:

1. We admitted we were powerless over gambling - that our lives had become unmanageable.
2. Came to believe that a Power greater than ourselves could restore us to a normal way of thinking and living.

⁵²W. D. Killgore, “Post-Combat Invincibility: Violent Combat Experiences Are Associated with Increased Risk-Taking Propensity following Deployment,” *Journal of Psychiatric Research* 47 (2008): 134-38.

⁵³Gamblers Anonymous, *A New Beginning*, 5th ed. (Los Angeles: Gamblers Anonymous, 2007), 5-6.

3. Made a decision to turn our will and our lives over to the care of this Power of our own understanding.
4. Made a searching and fearless moral and financial inventory of ourselves.
5. Admitted to ourselves and to another human being the exact nature of our wrongs.
6. Were entirely ready to have these defects of character removed.
7. Humbly asked God (of our understanding) to remove our shortcomings.
8. Made a list of all persons we had harmed and became willing to make amends to them all.
9. Make direct amends to such people wherever possible, except when to do so would injure them or others.
10. Continued to take personal inventory and when we were wrong, promptly admitted it.
11. Sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His will for us and the power to carry that out.
12. Having made an effort to practice these principles in all our affairs, we tried to carry this message to other compulsive gamblers.⁵⁴

As the recovering gambler finds comfort and support from those battling the same monster, as with Alcoholics Anonymous, the members of the group continue to use these meetings as a foundation for holding the urge to consume alcohol at bay.⁵⁵ Gambling is a battle that society embellishes the positive results of: living the good life. Recovering gambler, John Eades remarks, “I had to find a new way of going to work that was out of my way to avoid driving by the casinos in Biloxi, Mississippi.”⁵⁶ Many gamblers struggle with what citizens have no appreciation of, the concern that today may be the day they fall from recovery. A recent study indicates the horrible trails left behind by those who have gambled compulsively, known as “The Factual Laws of Gambling”:

⁵⁴Gamblers Anonymous, *A New Beginning*, 35-52.

⁵⁵Alcoholics Anonymous, “Archives and History,” <http://www.aa.org/lang/en/subpage.cfm?page=6> (accessed July 20, 2013).

⁵⁶John Eades, *Gambling Addiction: The Problem, the Pain, and the Path to Recovery* (Ann Arbor, MI: Servant, 2003), 57.

1. Every bet will lead to a financial loss.
2. The next bet continues a gambling losing streak.
3. There is not any such thing as luck with gambling.
4. Whatever the gambling house edge, that percentage of money bet is lost.
5. There is not any skill in gambling as far as making money is concerned.
6. Gambling which involves handicapping is betting on random numbers.
7. Being close to winning money is a false perception in gambling.
8. Gambling long enough results in losing all money, credit, and assets.
9. It is impossible to permanently win money on gambling house games.
10. The only way to beat gambling is to never bet.⁵⁷

Stages to Recovery

With any addiction, the first step to recovery is admitting the problem exists and that the time has come to fight the disease. John Eades suggests that there are five stages that every gambler must succumb to for the recovery to manifest itself in the life of the gambler. First, “we confess that we took our money and wasted it on gambling, and that on our own, we do not have the power to stop gambling.”⁵⁸ This most difficult initial step causes the gambler to be honest with himself, something he may not have done in years.

Second, “we come to believe that God wants us to stop gambling and will give us His power to do this if we confess our wrongdoings, and submit to His will and His gifts of spiritual transformation and restoration.”⁵⁹ The parable of the Prodigal Son (Luke 15:11-32) comes to life in this stage. Many gamblers must hit rock bottom and wallow in the muck of the pigs’ pen while suffering complete humiliation before they are honest

⁵⁷Stephen Katz, *Gambling Facts and Fictions: The Anti-Gambling Handbook to Get Yourself to Stop Gambling, Quit Gambling, or Never Start Gambling* (Bloomington, IN: Author House, 2004), 23.

⁵⁸Eades, *Gambling Addiction*, 88.

⁵⁹Eades, *Gambling Addiction*, 93.

with themselves about their problem. Humiliation is never pleasant, but it can be the best leverage for making that 180-degree turnaround that is required to begin the journey to recovery and stay on track. Henry Lesieur creates the vernacular used by many compulsive gamblers who have found themselves in this second stage of recovery: the gambler “gets caught” by his wife and then must “face the music.” Others get “jammed up” and cannot work their way out of the mess they have created. They run out of options to continue gambling.⁶⁰

The third stage is that “the road home from gambling addiction may be difficult, but we will walk by faith in God, knowing there has to be a better life awaiting us.”⁶¹ The Prodigal Son remembered how well the servants who worked for his father lived. His first inclination was to return home and ask his father for a job working as a servant on the family estate. In his mind, his father would never accept and forgive him of his previous selfish attitude. He would swallow his pride and make the journey home.

The fourth stage starts to see that there is a light at the end of the tunnel and the gambler is not alone on this journey:

We have come home to the grace of our Father. He forgives the sins of our gambling addiction and accepts the sincerity of our repentance. He celebrates our being found, and we solemnly vow we will daily pray and meditate so we may never again be separated from His presence and His will for our lives.⁶²

Upon the return home of the Prodigal Son, he was humbled to find that his father accepted him as his son and not as a servant. The father forgave his sin because the son that he had assumed was lost and dead had been found and restored. Families may not be so forgiving of the behavior of the gambler, but God can and will forgive anyone who asks for His forgiveness.

⁶⁰Lesieur, *The Chase*, 200-02.

⁶¹Eades, *Gambling Addiction*, 99.

⁶²Eades, *Gambling Addiction*, 101-02.

The final stage brings the labor of the first four stages to fruition as the gambler follows through to leave gambling and never return:

We will make church attendance a priority in our lives. We will join in the fellowship of Christians. We will strive for formal Bible study and will read the Scriptures on a daily basis. The mess of our gambling lives and what God has done for us will become the message we will take to other suffering gambling addicts.⁶³

Returning from the stench of gambling addictions is not be an easy journey, but it can be rewarding for those who surround themselves with positive people who have their best interest in mind.

Taking Charge of the Problem

Gambling will continue to proliferate in American culture as it has since the legalization of casino gambling in Nevada and the legalization of state lotteries in 1964. If America is to take the reins on controlling this epidemic, the nation must understand why gambling can be innocent and a source of entertainment to many, and a source of heartbreak and hopelessness to others. A study by David Johnston provided some light on several approaches that state and federal government could utilize to control and curtail legalized gambling in America.

1. Restrict gambling to some way involving voluntary self-choice or family-choice mechanisms for exclusion from the ability to play.
2. Ban credit gambling. In Iowa, players can charge chips to bank cards and lose money for which they will be charged 19.8 percent interest.
3. Make gambling debts uncollectible and attempts to do so a crime.
4. Restrict or ban advertising related to gambling.
5. Require casinos to close at least a few hours weekly so people can get a grip on their pocketbooks.
6. Restrict or ban complimentary alcoholic beverage service.
7. Fine, suspend, and ultimately revoke the license of any casino that allows juveniles to gamble.

⁶³Eades, *Gambling Addiction*, 105.

8. Destroy old slot machines since many end up being purchased and used illegally.
9. Send unannounced auditors to casinos.
10. Make casinos liable for return of embezzled money lost by any rated play (a regular player whose gambling is recorded by casinos so he or she can qualify for complimentary perks) who received extensive complimentary opportunities from the casino.
11. Draft casino laws not to legalize gambling, but to grant limited and specific exemptions from the criminal law.⁶⁴

Federal and state government will need to move forward with additional legislation if this problem is to find greater control in the country. An early attempt prior to the Internet Gambling Regulation and Tax Enforcement Act of 2011 which was suggested and quickly repealed was by former President Bill Clinton. The administration proposed a 4 percent federal gaming tax, but it was quickly dropped following the protests of thirty-one governors and numerous individuals in the gaming industry in 1995.⁶⁵ Clinton demonstrated an opinion of ambivalence in 1994 when he said, “Too often, public officials view gambling as a quick and easy way to raise revenues without focusing on gambling’s hidden social, economic, and political costs.” Clinton would later praise the Indian tribal leadership: “I want the tribes to continue to benefit from gaming.”⁶⁶

State governments can employ additional measures to curtail the effects of gambling on the constituents of their respective states. The elimination of state government sponsorship and promotion of all forms of gambling by privatizing the state lottery program would allow for states to continue to see the benefits of the revenue, but not be directly affiliated with the lottery. This would allow the forty-three states presently hosting

⁶⁴David Johnston, *Temples of Chance: How America Incorporated Bought Out Murder Incorporated to Win Control of the Casino Business* (New York: Doubleday, 1992), 301-03.

⁶⁵Margaret Hornblower, “No Dice: The Backlash Against Gambling,” *Time*, April 1, 1996, 30.

⁶⁶Bill Clinton, as quoted in Goodman, *Luck Business*, 106.

a lottery to step away from this venture with ownership while maintaining oversight of the program for state regulatory purposes.⁶⁷

Additional options for regulating gambling are ready for consideration as in the case of Indian tribal gaming regulation and oversight, charitable gaming conducted by non-profit organizations to include churches, and continued enforcement of online gambling which continues to strive. As Americans continue to struggle with the epidemic, it is the responsibility of government and organizations like Gamblers Anonymous to continue to provide counseling and support groups for those who have become caught in the snare of this monster. As gambling continues to proliferate throughout North America, the nation should be motivated to understand that while many may see it as an innocent form of entertainment, there are others who have been lured into the gambling web and are now chasing after dreams that will never become reality.

⁶⁷Rogers, *Gambling*, 152.

CHAPTER 4

PROJECT DESCRIPTION

The project consisted of eight consecutive weeks of the researcher visiting the Gamblers Anonymous meeting in Nashville, Tennessee, for the purposes of monitoring the activity of those people affected and listening to their stories. The open and closed group meetings began every Thursday at West End United Methodist Church in Nashville, Tennessee, on September 19, 2013, and concluded on November 7, 2013. The first week began by giving the facilitator of the closed group of recovering gamblers the pre-project questionnaire that this researcher had developed. The post-project questionnaire, also developed by this researcher, was given to those same individuals on the eighth and final visit.

Gamblers Anonymous is organized on the basis of two types of meetings, closed and open. Non-gamblers are not allowed to attend a closed meeting where actual gamblers are discussing their issues and struggles. An open meeting is where family members and friends affected by the gambling behavior of those attending the closed meetings can discuss the trials of living with a gambler and the road to recovery that they are on. The questionnaire was a personal assessment tool created by Jeremy W. Gross with Bryan Auday, Ph.D., consulting.

Two active duty chaplains presently assigned to separate United States Air Force bases were contacted regarding their evaluation of the two questionnaires and a suggested Bible study that would last eight weeks. The chaplains are assigned to Nellis Air Force Base, Nevada, outside of Las Vegas, and Keasler Air Force Base, Mississippi, outside of Biloxi/Gulfport. Each chaplain was sent a series of interview questions and a time was set for a telephone interview to be conducted with them. The intent of this part of the project was to determine how effective this project would be in a chapel or church setting with participants being people of faith who were seeking an complement to Gamblers Anonymous.

Pre-Project Questionnaire

The goal of the pre-project questionnaire was to discover where gamblers are in their attitudes and lifestyles before they started attending Gamblers Anonymous meetings on a consistent basis. A total of twelve people were asked to give information about themselves. The scope of the questionnaire was to determine the depth that compulsive gambling had gripped these people and how it had affected their financial status, relationships with others, and their integrity. Attendees were asked to give the last four digits of their social security number as a means to distinguish between the questionnaire for comparative purposes. .

Weekly Gamblers Anonymous Sessions

The Gamblers Anonymous meetings took place at West End United Methodist Church in Nashville, Tennessee. These sessions have been meeting every Thursday from 7:30 p.m. until 9:00 p.m. for many years. The people that attend the meetings are on a first name basis and last names are not revealed. For the sake of confidentiality, fictitious names will be given to those who attend the meetings.

Week 1

The first open meeting visit began at 7:30 p.m. on Thursday, September 19, 2013. Twelve pre-gambling questionnaires were given to the facilitator of the closed group meeting along with consent forms. The researcher did not visit the closed group, but merely gave the questionnaires to the group's facilitator. The researcher requested that the group facilitator ask the recovering gamblers to think back to the time when they first started attending the meetings. The recovering gamblers answered the first questionnaire with the attitude they would have had back when they first hit "low bottom" and realized their need for help. These were filled out and returned to the researcher at the end of the meeting. Many of the recovering gamblers who had been coming to meetings for several years are familiar with research work involving their meetings. Several of the major

universities in the area have conducted research similar to this about the issues of problem gambling and have used these meetings as their test subjects. The facilitator remarked that the intent among those who attend the meetings is, if what they have gone through can be used to help others in need, then they are happy and obligated to assist.

The first open group meeting went according to the format the chapter has been using for years. The majority of those present had been attending the meetings for some time in an effort to support and understand what their gambler was experiencing, or they have a loved one who continues to gamble and has not hit “low bottom” yet. The members of the family come to these open meetings as a source of support for their own lives.

The main theme that resounded in this open meeting was that of trust. Many of those attending, who have been coming for some time, are on the road to returning trust back to their recovering gambler. For others, it is a slower journey. Everyone in the group has been severely hurt by the aftermath of gambling. For some, that pain may never die as lives were ruined and they continue to work their way out of financial devastation. Jane discussed how her husband, who is meeting with other compulsive gamblers in the closed meetings, no longer has anything to do with the household budget. He has trusted all financial responsibilities to his wife. He does not have any credit or debit cards. She gives him a set amount of cash as an allowance for food at work and she controls everything else. Jane said that this arrangement was agreed upon by both of them and it has been working out great. She said that it is not so much that her husband does not trust himself, but he does not want to take a chance on a relapse, and Jane is better with money.

Mary told a similar story, except that her husband has not been divorced from gambling as long as Jane’s husband. The financial arrangement is similar, however, he still talks about gambling and will not allow himself to be near it. The trust is being returned, but they have a lot of work to do in order to restore what they once shared before gambling took a destructive hold of their relationship. The group closed out with several others sharing stories similar to these.

Week 2

The second week began at 7:30 p.m. on Thursday, September 26, 2013. The researcher was invited to attend the closed group after talking with the facilitator who distributed the pre-project questionnaires to the recovering gamblers. The facilitator mentioned how the group would be open to having me sit in the group and listen to their stories first hand. Each person in the group was comfortable with this and was excited about sharing their stories. The researcher was invited to return to the closed group if he so elected.

Bill G. told his story that dates back many years. He has been free from gambling for over 2 years, but finds the group a place where he can return for accountability and encouragement to those who have not been free of gambling for the time he has. Bill got his start with gambling in the sports wagering program. He wagered on various ball games and talked about how important the points spread was to the outcome and small details of whether the game was being played at home or away. He remarked that prior to his coming to the meetings, wagering was the only thing he cared about and he spent much time at work researching teams and finding the best way to determine who would win a future game and by how many points. Bill can now sit down in front of the television and watch a football game and not even think about all those additional facets of the game. He can watch the game for the enjoyment it brings instead of sitting on the edge of his seat wondering if he will be able to pay the bookie if the game does not end in his favor. Bill did not gamble yesterday or today and it is his prayer that he will not gamble tomorrow.

Monica W. shared her story of gambling through the Tennessee State Lottery. She became addicted to scratch off lottery tickets. Monica has not gambled with the lottery for over a year and mentioned that the main motivator for her gambling was a form of escape. Since her and her husband's children had left home, she had become bored with her life and desired something that would allow her to find an escape from the

home life that she was dreading. She and her husband have a good marriage, but she felt she was in a rut and wanted a means of escaping if for no more than a few minutes every day. She finally realized that her desire for escape was becoming too expensive and the small amount won would never be larger than the amount of money she had lost. Monica did not gamble yesterday or today and with prayer, she will not gamble tomorrow.

Week 3

The third week began at 7:30 p.m. on Thursday, October 3, 2013. The researcher returned to the open group this week with the intent of visiting one of the two groups every other week for the duration of the eight-week study. This allowed for a broader perspective on gambling and how it affects the gambler directly and also the family and friends.

Many of the same people who were being impacted by gambling behavior returned for this open meeting. Laura is the wife of a compulsive gambler who chooses not to attend closed meetings. He does not find anything wrong with his behavior despite the fact that Laura has to reach out to family for supplemental financial support every month. Laura told how her husband sees himself as a smart gambler who can handicap or properly research sporting events to best determine the outcome. Her husband has created a significant amount of debt for their family of three. He does not have a great relationship with the bookies or gambling collection agents he uses as he has defaulted on paying debts many times. Laura remarked how she has feared for his safety and her own. She realizes that these people are in business to make money and they want to be paid when money is due. Laura shared how she has been verbally harassed by collectors and it makes simple things, such as answering the phone, uncomfortable. The gambling debt collectors are like department store credit collectors, except they are harsh and use abusive language. Laura wants to hold on to her marriage, but is tired of living this way.

Janet is also married to a compulsive gambler. Janet's husband takes weekend trips and drives to Tunica, Mississippi, near Memphis, Tennessee, to gamble. Janet refuses to go with him and his habit makes her angry due to the money he is wasting. She reported that an average weekend in Tunica causes their household budget to suffer \$600-\$800 when traveling, lodging, food, and gambling are all accounted for. He does this at least once a month and plays the Tennessee lottery when he is local. Janet remarked how the money wasted on these gambling excursions is nearly equivalent to their mortgage payment. The difference is that the mortgage is being invested in a home where the gambling dollars are being invested in heartache and disgust. Janet mentioned that she is close to asking for a divorce since there seems to be no curbing his gambling sensation. Janet merely wants a normal life that is free from gambling.

Week 4

The fourth week began at 7:30 p.m. on Thursday, October 10, 2013. The researcher returned to the closed group for a second visit. The facilitator introduced the group to the researcher and invited different people to share their testimonies in order to gain a greater depth on the subject.

Michael C. has not gambled for over 3 years. Prior to that, he was a compulsive blackjack player in Las Vegas, Nevada. He moved away from Las Vegas in order to get away from gambling, but admitted that it would be very easy for him to begin gambling again if he were around casinos. His motive for moving to Las Vegas was to become a blackjack dealer with the intent of watching other people lose their money and this would make him stop. However, this did not work and he found himself leaving the casino after his shift was over, going to the resort next door and gambling until 2 hours prior to his next shift beginning. He admitted that he once went 10 days without any sleep. There are no casinos within a short driving distance of Nashville and he will only gamble in casinos where blackjack is available. He started attending the meetings after moving to

Nashville from Las Vegas. Michael did not gamble yesterday or today and with prayer, he will not gamble tomorrow.

Marty W. is a retired construction worker who lives in Nashville and is a widower. He started gambling shortly after his wife passed away and found the Tennessee Lottery the best means of fueling this sensation. He found himself playing scratch off lottery tickets. He would make certain that all the bills were paid and would gamble with the money he had left for spending. Marty was reluctant to come to the meetings and was brought to his first meeting over one year ago by his son who was concerned for his father's well-being. Marty admitted that he never felt he hit a "low bottom," but knew he could find a better way of spending his time and money than simply wasting his additional money left over each month on lottery tickets. Marty did not gamble yesterday or today and with prayer, will not gamble tomorrow.

Week 5

The fifth week began at 7:30 p.m. on Thursday, October 17, 2013. This was conducted with the open group of friends and family members who are struggling with someone they care about who is a compulsive gambler.

Leslie is a good news story and an example of how others in the group want their story to end. Leslie and her husband, who attends the closed group, have been attending meetings for three years. Her husband formerly had a gambling obsession with sports wagering. He has turned away from wagering on ball games and can now watch a game without the urge to bet money on it. Leslie remarked how their marriage nearly ended due to his gambling, but she feels that these weekly meetings and the support and friendships she and her husband have made saved their marriage. Leslie and her husband still attend the weekly meetings out of routine and to let gamblers and those affected by the behavior see that it is a winnable fight. It takes time and patience, but gambling can be overcome if both the husband and wife want to beat it.

Stacy has been coming to the meetings for several weeks for support. Her boyfriend loves to gamble on the Internet and has created a debt balance in the low thousands. Like many other gamblers, he feels that he can win his way out of debt as he fancies himself as a good poker player. Stacy remarks that he will win several hundreds of dollars and will use his winnings to lower his debt balance, but will lose money the next week in an online card game. He can never come out ahead and seems to maintain the same debt balance each month. Stacy's greatest fear is for him to win a large amount of money playing poker, pay off the debts he owes and then return to debt in a future game. Stacy does not know where to turn as he has no desire to stop gambling and the behavior is taking a huge toll on their relationship.

Week 6

The sixth week began at 7:30 p.m. on Thursday, October 24, 2013. The researcher returned to the closed group and some people were at the group that had been absent for several weeks. The facilitator asked if they had been doing well and they said they had not been gambling and had just been busy with work and family matters. He introduced them to the researcher and explained what the researcher was doing with his study. Two were very open to sharing their stories of compulsive gambling and their road to recovery.

Josh N. gambled for over 10 years while living in Memphis, Tennessee, and having easy access to Tunica, Mississippi, and the casino industry there. Josh became addicted to video poker and would spend all his spare time at the resort casino playing the machines. He never disclosed an exact amount, but said he lost a huge sum of money over the years playing video poker and would often sit in front of the machine and ask himself why he was doing this? He felt if he could just hit a major jackpot, all his troubles would end, but they just got bigger by each visit with the money he left at the casino. The organization that Josh works for allowed him to relocate to Nashville in

order to be away from gambling and the incredible influence it had on his life. He immediately found the Gamblers Anonymous chapter and started attending meetings. Josh has been living in Nashville for over 3 years and admits he still thinks about those video poker machines, but has come to a conclusion that he was tired of being a loser and wanted to find a better way of living a more fulfilling life that is free from gambling. Josh did not gamble yesterday nor today and with prayer, will not gamble tomorrow.

Larry B. has a story close to that of Josh. Larry lived in Gulfport, Mississippi, for the majority of his life and had become addicted to slot machines. He admitted that he would win some and lose some, but he lost more than he could ever win even if he could manipulate the machines. Larry visited the casinos in order to escape his unhappy home life. He was involved in a failing marriage and did not want to be around his now ex-wife. He said they never got along and he would leave work and go straight to the casino, enjoy the reasonably priced buffet and spend the evening playing the slot machines. He finally realized that gambling was merely a method of masking his feeling for his wife as the failing marriage was still present when he did return home. He remarked that the divorce was the best thing he ever did and he wanted to get away from her and the temptation of the casinos. For Larry, the casinos served a purpose for a time, but were no longer needed in his life. He attends the meetings in order to encourage other gamblers and to allow himself to stay on the right track in life. Larry did not gamble yesterday or today and through prayer, he will not gamble tomorrow.

Week 7

The seventh week began at 7:30 p.m. on Thursday, October 31, 2013. This was the final session with the open group. The following week was with the closed group and the post-project questionnaire was given to the original twelve who took the questionnaire the first week.

The open groups are the more depressing of the two groups to attend. Many of the people who attend the open groups are not being supported by the compulsive gambler in their life and they cannot see an end to the behavior as the few loved ones who attend the open group with their recovering gambler. The recovering gamblers have seen “low bottom” and want to move forward with their lives, but many of the gamblers of the people in the open group have not made it to this point yet.

Angie is one of the happier wives in the group. She and her husband were able to move away from a gambling city and he was eager to join the Nashville chapter. He hit “low bottom” while living in the gambling city and wanted to get away from the atmosphere. The company he worked for was willing to transfer him to Nashville, Tennessee, so he could start over and walk away from gambling. Angie remarked how he never had the desire to play the lottery because the odds of winning were so improbable. He was an “action gambler” and the casino was his only means of gambling. In Nashville, the closest casino is over two hours away and that is not practical for him and he has learned to leave the habit. The couple continue to attend the meetings to support others and for his own accountability not to gamble.

Week 8

The eighth and final week began at 7:30 p.m. on Thursday, November 7, 2013. The facilitator reminded all those present at the previous meeting to make certain they were at the November 7, 2013 meetings so they could fill out the post-project questionnaire. Each of the initial twelve were present for the final week and the facilitator told the other people what the questionnaire was and the reason only the initial twelve were taking the second questionnaire.

A major tool used with the closed group is the telephone. The group maintains a roster of everyone who has attended the group along with a telephone number. Members

often call other members between meetings to encourage each other, and many of them have become friends and go out to dinner before coming to the meetings every week.

The researcher is very encouraged and excited about the prospect of possible meetings launching using the Scripture-based system. He told the group about the project and how it would work and many said they would enjoy being part of a meeting like that. They admitted that they still want to attend the Gamblers Anonymous meetings for the comradery and relationships they have made, but would enjoy attending a scripturally-based meeting on a different day of the week.

Post-Project Questionnaire

On the evening of the eighth and final visit with the Gamblers Anonymous meetings in Nashville, Tennessee, the post-project questionnaire was given to the same twelve people in the closed group. Most of the gamblers have been attending the meetings for several months, but were honest with their responses in both the pre and post-questionnaires to reflect that they have moved ahead with great success and gambling does not have the grip on their lives as it once did.

Chaplain Interviews

Two active duty chaplains serving in the United States Air Force were sent the pre and post-project questionnaires, the Scripture recommendations, and a list of interview questions that each would be asked in a telephone interview in the following weeks. The first chaplain contacted for the telephone interview serves at Keasler Air Force Base, Mississippi, located in the Biloxi/Gulfport area. Gambling has a significant presence at this military location and this chaplain would be able to give sufficient feedback regarding how the gambling culture has impacted those he serves with. The second chaplain contacted for the telephone interview serves at Nellis Air Force Base, Nevada, located in the Las Vegas metropolitan area. Gambling has the greatest impact in Las Vegas of any

other city in the world. The intent was to notice how each gambling destination presents its own challenges and how the military community is affected at each location.

After conducting both interviews, it was clear that Las Vegas was the more dominate of the two cities by far. The chaplain at Keasler AFB, remarked how gambling was not much of a problem at the base and he felt this was due to one significant reason. Keasler AFB serves within the Air Education and Training Command of the United States Air Force, thus the majority of the Airmen stationed there are in school to learn their military occupation before being assigned somewhere else for the next three to four years. Those Airmen do not have the time nor transportation necessary to visit casinos and gamble. Their time at Keasler is less than one year and their timeline is kept busy with studies in training them to perform their duties after arriving at their permanent duty assignment. Nellis AFB serves within Air Combat Command of the United States Air Force and those Airmen stationed at Nellis are assigned for several years and have the time and flexibility for gambling.

Both chaplains were asked, what are some of the factors that make Airmen gamble? Airmen are people just like everyone else, but are there some isolated factors exclusive to the Armed Forces that they felt created the desire to gamble?

The chaplain at Keasler AFB remarked that they have not seen much gambling behavior at all with student population or the permanent party personnel who are assigned there. This is not to say that the problem does not exist, but the chaplain's office has not been sought out for this issue. The chaplain at Nellis AFB quickly answered that boredom was certainty a significant reason for Airmen gambling. They find themselves going to the Las Vegas Strip on the weekends to go to the night clubs and gambling is completely engulfed in that scene. Many military spouses gamble due to the same boredom while their husbands are deployed. Many Airmen and spouses who have sought assistance describe a major reason for gambling as a sense of escaping the daily routine of life. They

want to go somewhere exciting and Las Vegas Boulevard offers that escape even for a few hours.

Both chaplains were asked if they found that many of those struggling with gambling to be compulsive gamblers. Is their gambling so out of control that they cannot stop on their own and they are sinking deeper in debt? Keasler AFB does not find this an issue. The chaplain remarked that he asked his colleagues on base these questions and they all responded as he did. Problematic gambling does not find much of an issue within the behavior health department of the base either at Keasler. The chaplain at Nellis AFB gave a different answer. He mentioned that several higher ranking Non Commissioned Officers and Officers have become problematic gamblers. Unfortunately, a few Officers have been relieved of command over this issue. They got in debt and the military sees the situation as, if a leader cannot control what is going on in his own life then how can he control a squadron of 500 plus Airmen. The chapels see many junior enlisted Airmen who are married coming to the chaplain's office asking for assistance to buy groceries due to debt created by gambling.

Both chaplains were asked about the behavior brought on by gambling of the Airmen and, how is this behavior affecting them professionally and personally? Are all ranks being affected? Keasler AFB does not see this creating problematic behavior due to the short time Airmen are assigned to the base for training. On the other hand, Nellis AFB finds this behavior all too familiar. It affects all ranks and those in senior positions must be ever vigilant to make certain they stay clear of the harms gambling can bring. They see and hear slot machines everywhere in the greater Las Vegas metropolitan area. Home is the only place that gambling does not exist in the area and that is for those who do not allow it into their homes.

With the present drawdown in the Armed Forces, is compulsive gambling a reason for Airmen to be involuntarily released from active duty service early? The chaplain at Keasler AFB noted that with it being a training base, it very well could. It is

easy to eliminate an Airman who is unfit for military service from the Air Force in the training environment rather than letting the gaining squadron at his next permanent base have to deal with it. The chaplain at Nellis AFB gave a response that keyed in on the heart of the behavior that comes from gambling. If an Airman gets into significant debt, they have to be released from active duty by regulation. This becomes a readiness issue within the armed forces since the service member can be found in violation of Article 123A of the Uniformed Code of Military Justice which covers financial indebtedness. If the Airman is unable to pay his bills and debts based on his salary and it is affecting his job performance, this involuntary release from active duty may ensue. Additional issues that are sensitive to the Air Force may arise such as security clearances. If an Airman is having significant financial issues, the Air Force will not allow him to hold a secret security clearance, which may be a deciding factor of whether he can remain in the military since the majority of jobs in the Air Force require security clearance.

Each chaplain was asked if they have ever had a family member come to the chapel regarding their spouse or a loved one who they perceive to have a gambling problem? If so, how might the family member encourage their loved one to seek out help? Due to the way Keasler is organized as a training base, they have not seen this. The chaplain at Nellis remarked that this happens often. The only resource they have currently is Gamblers Anonymous and even then, the gambler must get to the point where they realize they have a problem. Gambling is like any other addiction, the addict must first admit they have a problem before they can be helped. The chaplain encourages family members to attend the open Gamblers Anonymous meetings for support, but often times, the Commander can refer the Airman to behavioral health for the gambling issue. Mental health will then tell them to attend the meetings, but they get out of the meetings what they put into them. For many, it can be a continuous loop of going back and forth to behavioral health and meetings until the Airman realizes he has a problem and wants to get help for himself.

The entire manuscript of these two interviews can be found in Appendix Five and covers several additional questions regarding the problem of gambling on military bases and the possible effects that a Scripturally based program could have, not only for the military, but for churches located in cities where gambling is rampant.

Conclusion

It is the conclusion of this project that open dialogue meetings work. Gamblers need to talk out their issues and be held accountable for their actions. Having open dialogue with other gamblers who can relate to their struggles and, therefore, hold each other accountable is a significant practice for the continuous road to compulsive gambling recovery. Much positive feedback was given on the possibility of a biblically-based style of reaching out to people of faith who have become caught up in the gambling culture. The questionnaires reflect the downturn in gambling behavior of those who contributed to this research. People can find hope in meetings where no one is casting judgment; instead, everyone is present for the same reason, to recover and offer encouragement.

CHAPTER 5

EVALUATION OF THE PROJECT

In order to grow and develop in one's ministry, he must be willing to listen to the insights of others and be humble enough to employ the recommendations offered.

Aubrey Malphurs writes,

Inviting and accepting critique is difficult, but the result can and must be learning that leads to improvement. We must ask ourselves how we can get better. Obtaining objective feedback from someone who is more experienced and qualified in our area of ministry is invaluable for those who desire to be the best at what they do for the Savior.¹

Evaluation of the Project's Purpose

The purpose of the project was to create a pre-and post-gambling questionnaire that could be used in a group setting to allow gamblers to see where they were with regards to their gambling behavior at the beginning of their attendance at these potential meetings. A post-gambling questionnaire would allow gamblers to see how far they had come in the months following their entry into the program. For this research, the Nashville, Tennessee, Gamblers Anonymous chapter was used as a focus group for determining the effectiveness of the existing program and how the survey could serve as a measuring tool for recovering gamblers.

Pre-and Post-Project Questionnaire

The pre-and post-project questionnaire was given to 12 members of the closed group of the Nashville Gamblers Anonymous chapter. These recovering gamblers volunteered to be part of this study with the assistance of the group facilitator. Of the 12 participants, 5 were 30 to 39 years of age, 7 were 40 to 59 years of age, 9 were male and 3 were female. When asked how long had they considered themselves a gambler, 3 indicated 1 to 5 years, 8 indicated 6 to 10 years and 1 indicated 11 to 15 years.

¹Aubrey Malphurs, *Advanced Strategic Planning* (Grand Rapids: Baker, 2005), 300.

The participants were asked 15 questions in regard to their gambling habits. These questions ranged from the basics of the behavior to the breaking of the Ten Commandments. The pre-project questionnaire was given on the first meeting, which posed questions in the past tense to allow the gambler to describe what their gambling behavior was like prior to attending Gamblers Anonymous. The post-project questionnaire was given on the eighth and final week. While the original questions remained the same, the questionnaire was written in the present tense to reflect where the gambler is presently after seeking help. The research methodology used was a five-point Likert scale. Observation revealed that significant changes had occurred. Both surveys can be found in Appendix.

One question asked the participants, "Did you ever gamble to escape boredom or loneliness?" Of the pre-project responses, none reported "never true" or "sometimes true," 3 (25 percent) responded "often true," 6 (50 percent) responded "almost always true," and 3 (25 percent) responded "always true." The post-project questionnaire, by comparison, revealed that all 12 (100 percent) members of the group unanimously responded "never true" to the same question asked in the present tense.

A further question asked, "Did arguments, disappointments, or frustration give you the desire to gamble?" Of the pre-questionnaire responses, 4 (33 percent) indicated "often true," 5 (42 percent) indicated "almost always true," and 3 (25 percent) indicated "always true." The post-project questionnaire showed that 11 (92 percent) indicated never true" with 1 (8 percent) responding "sometimes true."

A question which probed at the violation of the Ten Commandments was, "Did you often find gambling serving as an idol or something that replaced God?" Of the pre-project questionnaire responses, 5 (42 percent) answered "often true," 5 (42 percent) answered "almost always true," and 2 (16 percent) answered "always true." The post-project questionnaire showed 8 (67 percent) answered "never true" and 4 (33 percent) answered "sometimes true."

A second question which inquired about this violation was, “Did you ever commit or consider committing an illegal act to finance gambling, i.e., theft?” Of the pre-project questionnaire responses, 5 (42 percent) indicated “often true,” 7 (58 percent) indicated “almost always true,” and no one indicated “always true.” The post project questionnaire indicated that all 12 (100 percent) of those surveyed unanimously indicated “never true.”

The final question, which inquired about deliverance from gambling, asked, “Did you ever feel that God could deliver you from your desires to gamble?” Of the pre-project questionnaire responses, 7 (58 percent) responded “never true,” 2 (17 percent) responded “sometimes true,” and 3 (25 percent) responded “often true.” The post-project questionnaire revealed that 3 (25 percent) responded “sometimes true,” 8 (67 percent) responded “often true,” and 1 (8 percent) responded “always true.”

Overall, the pre-project questionnaire, which evaluated how the gamblers perceived themselves before becoming regular attenders of the Gamblers Anonymous meetings, indicated an honest appraisal of gamblers who had hit “low bottom” and are reaching out for anything that can rescue them from this compulsive behavior. The post-project questionnaire revealed that the gamblers, while recovering, indicated that the program is working and that any additional programs that are similar in nature would serve at helping people who are struggling with problem gambling.

Chaplain Interview Evaluation

The two interviews were far more diverse than expected. Since each military base falls under a different major command created a different result due to the nature of the people and their focus for being assigned where they presently were. For the Airmen assigned at Keasler Air Force Base, Mississippi, in the Biloxi/Gulfport area, they are in a training environment and are not given the time to visit the casinos. The Airmen assigned to Nellis Air Force Base, Nevada, in the Las Vegas area, are living and working at the

base for a longer period of time and have time to visit casinos and enter into the gambling culture.

The interviews found that Airmen are people and they get caught up in the same vices that everyone else does when those situations are presented to them. Gambling in the military is the cause of many promising Airmen to lose their security clearances, which causes them to be released early from military service. Families are involved and made to suffer due to the actions of the gambler. This complement to gambling recovery could have merit at these bases, but might find greater impact in the local churches in those cities where gambling proliferates.

Evaluation of the Project's Goals

The intent of this project was to yield a greater sense of awareness on the gambling epidemic that plagues the United States, and to offer an complement to Gamblers Anonymous that is scripturally-based. Based on the research leading into the project, gambling has a significant hold on many people in America and the disease squeezes billions of dollars out of them annually. The project focused on the Nashville Gamblers Anonymous open and closed meetings. The intent was to determine how effective the present program is with the use of a pre-and post-gambling questionnaire. The two questionnaires, given eight weeks apart, proved that the existing meetings are working well to serve those recovering from this problem. The possibility of creating meetings where the questionnaires could be used to assess the gamblers behavior at the time he begins the meetings and as a measuring instrument for the gambler to monitor his progress in the time following the treatment are extremely probable. Gamblers of faith who would like to discuss Scripture and what it has to say about the behavior of gambling rather than the goals of Gamblers Anonymous were identified in the closed group during the project.

Strengths of the Project

The main strength was the willingness of the Nashville, Tennessee, Gamblers Anonymous chapter to allow the researcher to visit both closed and open groups over the eight-week period of the project. The recovering gamblers were very gracious in allowing the researcher to hear their stories and contributed to the project with the two questionnaires. The Gamblers Anonymous chapter served as a strong indicator that this method of recovery does help. Introducing a Scripturally based program would only add to the effectiveness of this working model and would not detract from its effectiveness whatsoever. This project would not have been possible without the generosity and support of the men and women who are overcoming compulsive gambling and are eager to share their stories of hope and perseverance. The willingness of two active duty United States Air Force Chaplains serving at Nellis Air Force Base, Nevada in the vicinity of Las Vegas and Keasler Air Force Base, Mississippi in the vicinity of Biloxi/Gulfport was certainly strength for this projects success. These two chaplains were willing to analyze and give honest feedback on the suggested program, its effectiveness and how it could work in their locations.

Weaknesses of the Project

The significant weakness of the project was known before the project began. The location of the project and the lack of significant gambling activity in the local area made it difficult to attend Gambler Anonymous meetings or conduct a focus group locally with soldiers who struggle with gambling. For the project to have truly proven most effective, a focus group of gamblers who desired to meet and talk about their gambling problems while using Scripture as the foundation of the meetings would have been most beneficial for the research. This was not possible due to the location of the researcher and the proximity to an area where gambling is more chronic in nature. Clarksville, Tennessee and the Fort Campbell area have minor issues with gambling, but this is created by the

Kentucky and Tennessee Lottery. Casinos do not exist in this area and the commute to those cities where casinos are present is several hours from Clarksville.

What Would I Do Differently

While thankful for the gracious nature of the Nashville Gamblers Anonymous chapter, it would have enhanced the project to be able to incorporate a focus group of local gamblers who were available to a meeting where Scripture was the foundation of the treatment. Looking back, it would have been helpful to not only interview the two chaplains, but send the same information out to one church in Las Vegas, Nevada and Biloxi, Mississippi and conduct a similar interview with pastors who live and serve in these towns and can speak from years of experience living there on the implications of gambling.

Implementation of the Project

Taken into account all the information that has come out in this study, how is the pastor or chaplain of a local ministry to incorporate this project into that particular ministry? As the studies have indicated, gambling is happening in the majority of the nation and through the world. In some regions, it has less significant of an impact than it does in regions where casino gambling may have a stronger presence in the community. Regardless, gambling in however small of a segment, has gripped the nation.

The first step in starting the program is to determine if there are members in the local ministry who want to be a part of this new study group. If the ministry finds that this will have merit in that ministry, it would work similar to the existing Gamblers Anonymous groups. Again, this is designed to complement GA, not to compete with it. Some people might attend both meetings. GA meetings are traditionally chaired by the senior member of the group with regards to having been removed from gambling the longest amount of time. This biblically based group should be led by someone in the church who is grounded in their faith and can lead an effective discussion. Everyone in the room must understand

the need for confidentiality as with GA. What is said in the meetings remain in the meetings. The initial surveys are administered by the group facilitator and the quarterly post surveys are treated in the same fashion. It would be the responsibility of the facilitator to maintain the bar charts to show each participant how they are progressing.

The study guide is not absolute. It can be deviated from and added to. The Scripture suggested in this study would serve as a foundation for getting the group started and after the first eight weeks, the Scriptures could be revisited or new passages could be found that relate to this topic. As with other study groups that are designed to spend time on a specific topic, this is no different. For many, the family members of the gamblers will want to accompany their loved one to the meetings and take part in the discussion. For some congregations, they may want to practice the same model of the “open and closed groups” that GA has been using. It would be the facilitator of the program in that local ministry to make that determination since they know their members.

This program is not to accuse or judge people who are working at dealing with their gambling problem, but a safe haven for those struggling with gambling to come and meet with other people who they share a common bond through their faith in Christ Jesus and the realization that he can deliver them from the snares of gambling if only they ask him and work towards their own recovery in this safe setting.

Theological Reflections

The three theological insights that came from this project are based around the knowledge of who God is, mankind’s concern for material goods, and mankind’s innate ability to worry. The first insight comes from the awesome nature of God and the inability of most people to see His presence manifested in their lives. God is not concerned with giving man all the things that he feels will make him happy in this lifetime; for those things will pass away and be lost in time. As men trust God for their very existence, they will discover that God will exalt the humble while humbling the proud: “He raises the poor

from the dust and lifts the needy from the ash heap; he seats them with princes, with the princes of their people. He settles the barren woman in her home as a happy mother of children” (Ps 113: 7-9). Those people who are content with what God has given them will find greater solace than those who try again and again to create something they were never divinely meant to have.

The second insight is the concern man has for material goods and the money it takes to possess them. Paul reminds Timothy that man should learn to be content with what God has entrusted him with.

...[C]onstant friction between men of corrupt mind, and who think that godliness is a means to financial gain. But godliness with contentment is great gain. For we brought nothing into the world and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. (1 Tim 6:5-10)

Paul admonished the church in Philippi that they need to consider the attitude of being content and remaining satisfied with what God has given them. “I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength.” (Philippians 4:12-13). This project indicated that people will succumb to crime to have what is not theirs, but when people can remain content with what they have been entrusted with for the present time, God will bless them with additional resources as they learn to focus on the provider of those riches and not the riches alone. Those who decide not to desire everything that modern culture drives people to buy can still live a quality of life, but without the hassles that having excessive money can create.

The final insight is that of worry. The project discovered that people have used vices such as gambling to escape from worry. Like many other vices that are chemical in nature, the source of the worry is still present after the “high” has subsided. Jesus encourages people not to worry as what good can worrying can add to someone’s life.

Instead, Jesus challenged all people to trust God to provide just as he provides for the elements of nature (Matt 6:25). Enjoy life and remain content with what God has provided at the present time. As God wants man to have more possessions, he will give them when he knows the person is ready for that additional responsibility.

Personal Reflections

While the researcher would have preferred having a local focus group in order to test this program, he understood the limitations of the local area and was able to employ a secondary organization that yielded wonderful results. The original intent was to visit an open group of Gamblers Anonymous with family and friends of compulsive gamblers, but the researcher was invited to visit both the open and closed groups populated with recovering gamblers. This allowed the researcher to gain a perspective that he would not been able to have with the personal reflections of the open meetings alone.

It is the hope and prayer of the researcher that this project will be published and made available to ministers serving in the civilian and military communities and all other walks of Christian ministry to reach out to people who have become ensnared in the gambling culture. It is his belief that through a system of accountability through consistent meetings, prayer, and reflection from Scripture, a new path of recovery can be formed for people of faith who are caught up in gambling.

Conclusion

The researcher is very thankful for the outcome of this project. While the project had several obstacles to overcome, God showed his sovereignty and opened the doors to many opportunities that the researcher thought were off limits. Compulsive gambling is a medically-diagnosed illness that impacts a great many people in American society, and Christians are not exempt from this vice, just as they are not exempt from similar vices such as pornography and alcohol abuse. It is understood that this is not an issue that will disappear, but it is the intent of this project and the research supporting it

that an additional avenue can be used for people of faith who are struggling with gambling and the dangerous clutch it holds on many families.

APPENDIX A
PROJECT QUESTIONNAIRES

Pre-Project Questionnaire

Agreement to Participate

This is a research project on the topic of gambling that is being conducted by Jeremy W. Gross as part of a graduate program thesis. The purpose of the study is to learn more about gamblers and how it has impacted their lives. You will be asked questions about your gambling. Any information you provide will be held *strictly confidential*, and at no time will your name be reported, or your name identified with your responses. *Participation in this study is totally voluntary and you are free to withdraw from the study at any time.*

General Information

1. What is your age? Less than 20, 20-29, 30-39, 40-59, 60+
2. What is your gender? Male Female
3. How long have you been a gambler?
Less than 1 year, 1-5 years, 6-10 years, 11-15 years, 16+ years
4. Did you ever gamble to escape worry or trouble?
Never true, Sometimes true, Often true, Almost always true, Always true
5. Did you ever gamble to escape boredom or loneliness?
Never true, Sometimes true, Often true, Almost always true, Always true
6. Did you ever gamble to create a form of action or excitement in your life?
Never true, Sometimes true, Often true, Almost always true, Always true
7. After a win, did you desire to return to the casino/gambling establishment, to win more?
Never true, Sometimes true, Often true, Almost always true, Always true
8. After losing, did you feel you must return as soon as possible to win back your losses?
Never true, Sometimes true, Often true, Almost always true, Always true
9. Did arguments, disappointments or frustrations give you the desire to gamble?
Never true, Sometimes true, Often true, Almost always true, Always true
10. Did gambling ever negatively affect your professional or personal reputation?
Never true, Sometimes true, Often true, Almost always true, Always true

11. Did you often find gambling serving as an idol or something that replaced God?
Never true, Sometimes true, Often true, Almost always true, Always true
12. If you had the time, would you gamble on Sunday like the other days of the week?
Yes No
13. Did you ever disappoint close friends and family members with your gambling behavior?
Never true, Sometimes true, Often true, Almost always true, Always true
14. Did you ever commit or considered committing an illegal act to finance gambling, i.e.: theft?
Never true, Sometimes true, Often true, Almost always true, Always true
15. Did gambling ever cause you to be unfaithful to your spouse?
Yes No
16. Did you ever lie or made false statements about other people due to gambling?
Never true, Sometimes true, Often true, Almost always true, Always true
17. Did you gamble for the sake of winning money to buy what others have?
Never true, Sometimes true, Often true, Almost always true, Always true
18. Did you ever feel that God could deliver you from your desires to gamble?
Never true, Sometimes true, Often true, Almost always true, Always true

Post-Project Questionnaire

Agreement to Participate

This is a research project on the topic of gambling that is being conducted by Jeremy W. Gross as part of a graduate program thesis. The purpose of the study is to learn more about gamblers and how it has impacted their lives. You will be asked questions about your gambling. Any information you provide will be held *strictly confidential*, and at no time will your name be reported, or your name identified with your responses.

Participation in this study is totally voluntary and you are free to withdraw from the study at any time.

General Information

1. What is your age? Less than 20, 20-29, 30-39, 40-59, 60+
2. What is your gender? Male Female
3. How long have you been a recovering gambler?
Less than 1 year, 1-5 years, 6-10 years, 11-15 years, 16+ years
4. Do you still or think about gambling to escape worry or trouble?
Never true, Sometimes true, Often true, Almost always true, Always true
5. Do you still or think about gambling to escape boredom or loneliness?
Never true, Sometimes true, Often true, Almost always true, Always true
6. Do you still or think about gambling to create a form of action or excitement in your life?
Never true, Sometimes true, Often true, Almost always true, Always true
7. Do you ever desire to return to a gambling establishment to attempt to win money?
Never true, Sometimes true, Often true, Almost always true, Always true
8. Do you ever desire to regain your financial losses from the gambling industry?
Never true, Sometimes true, Often true, Almost always true, Always true
9. Do arguments, disappointments or frustrations still give you the urge to gamble?
Never true, Sometimes true, Often true, Almost always true, Always true
10. Do you feel your reputation has been or is being restored both professionally and personally?
Never true, Sometimes true, Often true, Almost always true, Always true
11. Do you still find gambling serving as an idol or something that has replaced God?
Never true, Sometimes true, Often true, Almost always true, Always true

12. If you have the time, will you gamble on Sunday like the other days of the week?
Yes No
13. Have you been able to work at restoring those close relationships with friends and family?
Never true, Sometimes true, Often true, Almost always true, Always true
14. Do you still desire to commit illegal acts to finance gambling?
Never true, Sometimes true, Often true, Almost always true, Always true
15. Do you ever consider being unfaithful to your spouse in part to gambling?
Yes No
16. Do you ever need to lie or make false statements against others for the sake of gambling?
Never true, Sometimes true, Often true, Almost always true, Always true
17. Are you finding contentment with what God has given you today?
Never true, Sometimes true, Often true, Almost always true, Always true
18. Do you feel that God is/has delivered you from the snares of gambling?
Never true, Sometimes true, Often true, Almost always true, Always true

APPENDIX B

PRE-PROJECT AND POST-PROJECT
QUESTIONNAIRE RESULTS

Figure 3. Question 1: What is your age?

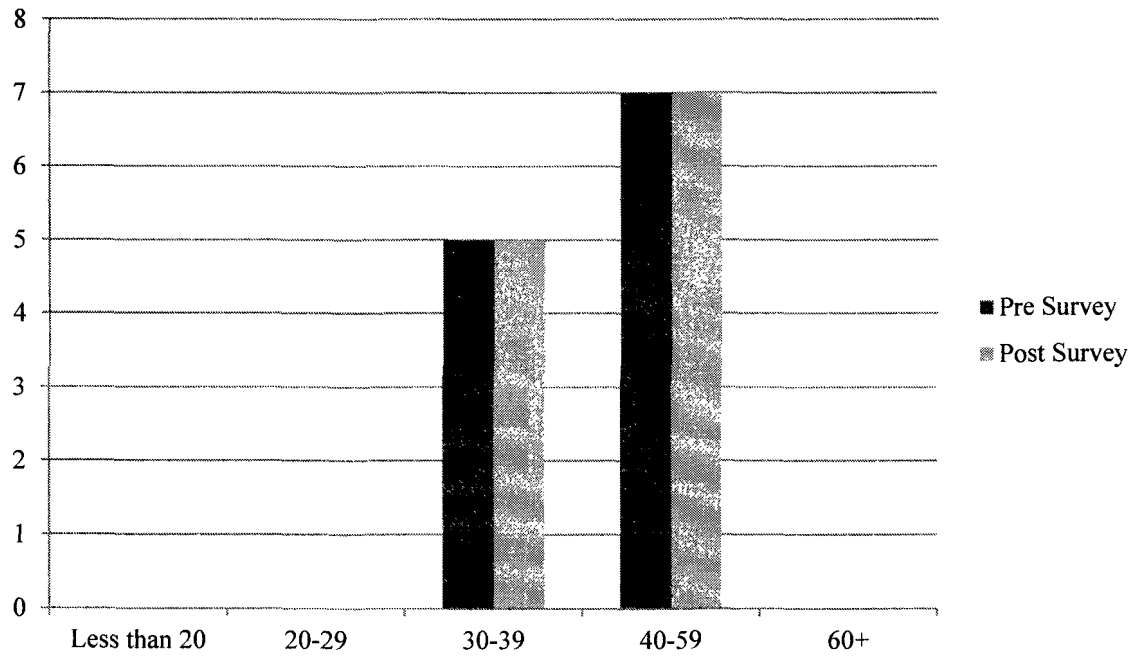


Figure 4. Question 2: What is your gender?

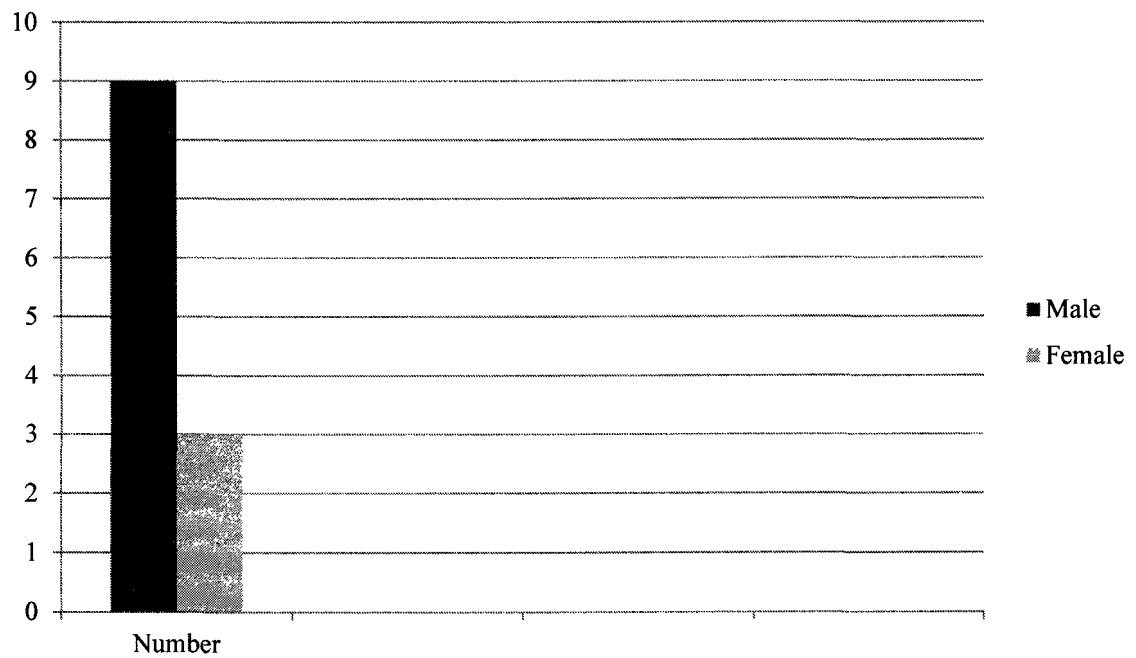


Figure 5. Question 3: How long have you been a gambler?

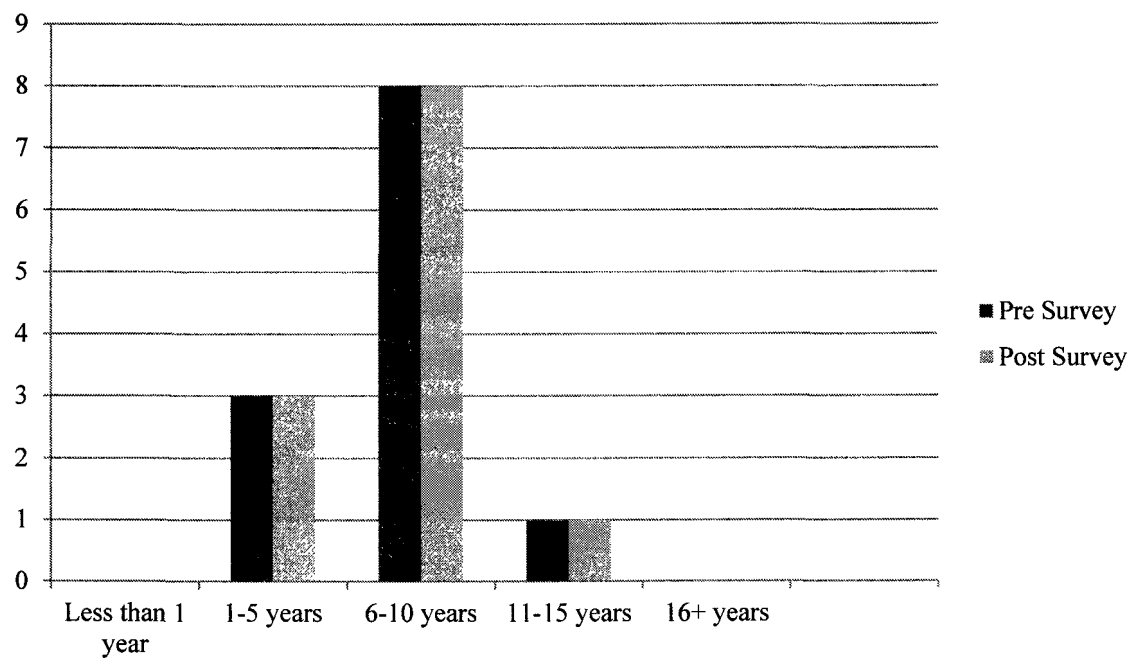


Figure 6: Question 4: Pre- Did you ever gamble to escape worry or trouble?
Post- Do you still or think about gambling to escape worry or trouble?



Figure 7: Question 5: Pre- Did you ever gamble to escape boredom or loneliness?
Post- Do you still or think about gambling to escape boredom or loneliness?

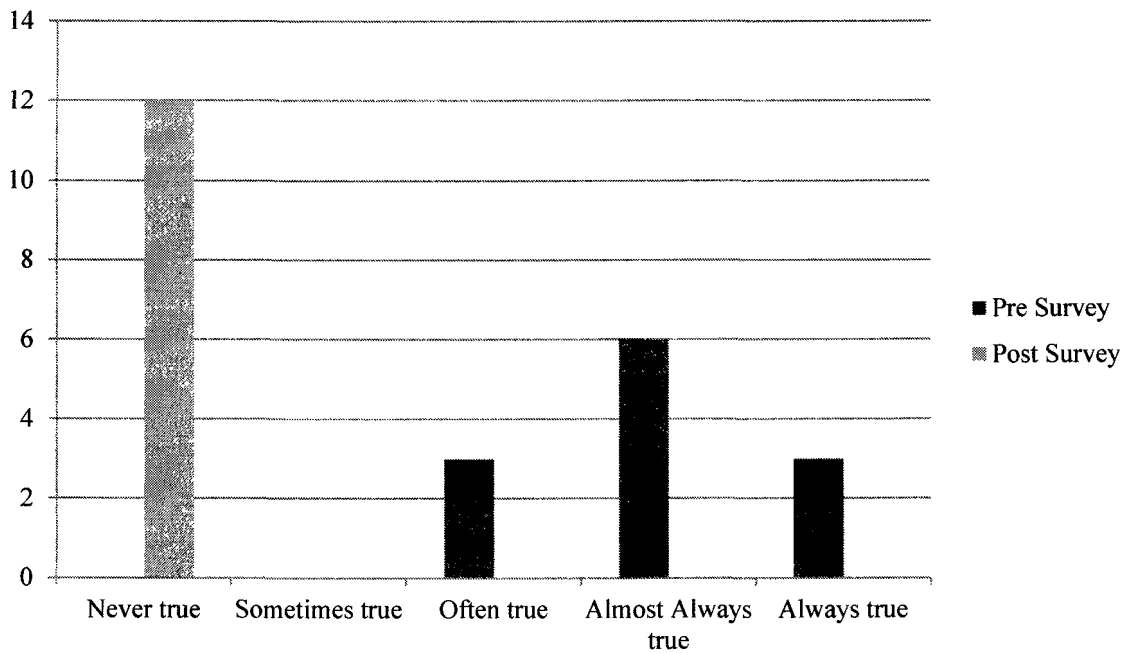


Figure 8: Question 6: Pre- Did you ever gamble to create a form of action or excitement in your life? Post- Do you still or think about gambling to create a form of action or excitement in your life?

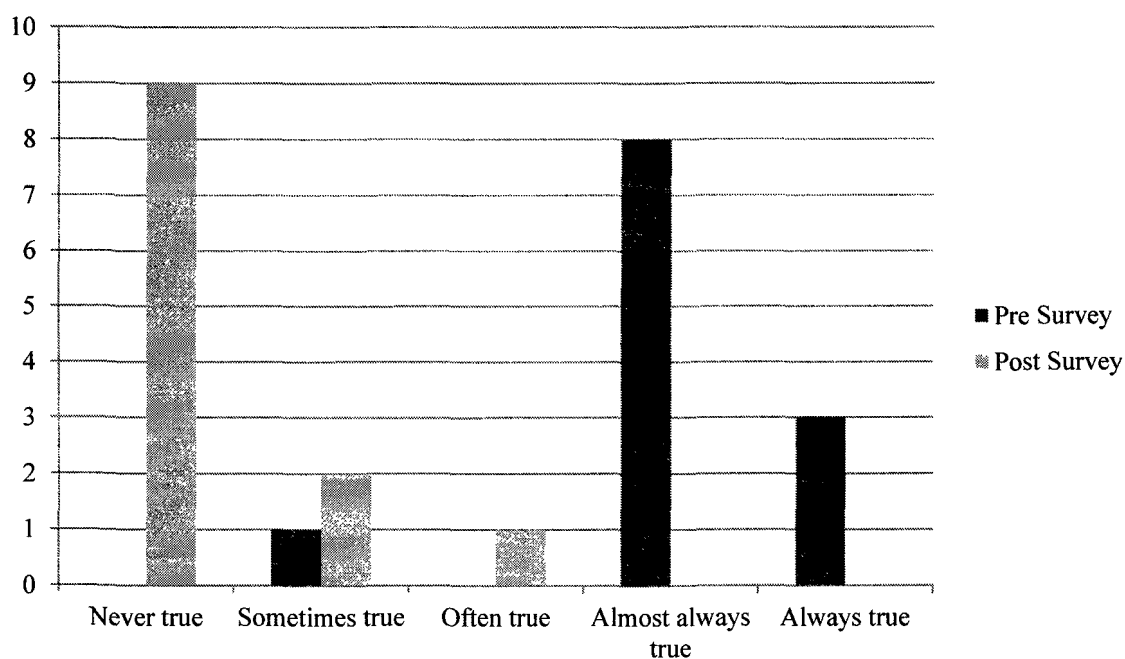


Figure 9: Question 7: Pre- After a win, did you desire to return to the casino/gambling establishment, to win more? Post- Do you ever desire to return to a gambling establishment to attempt to win money?

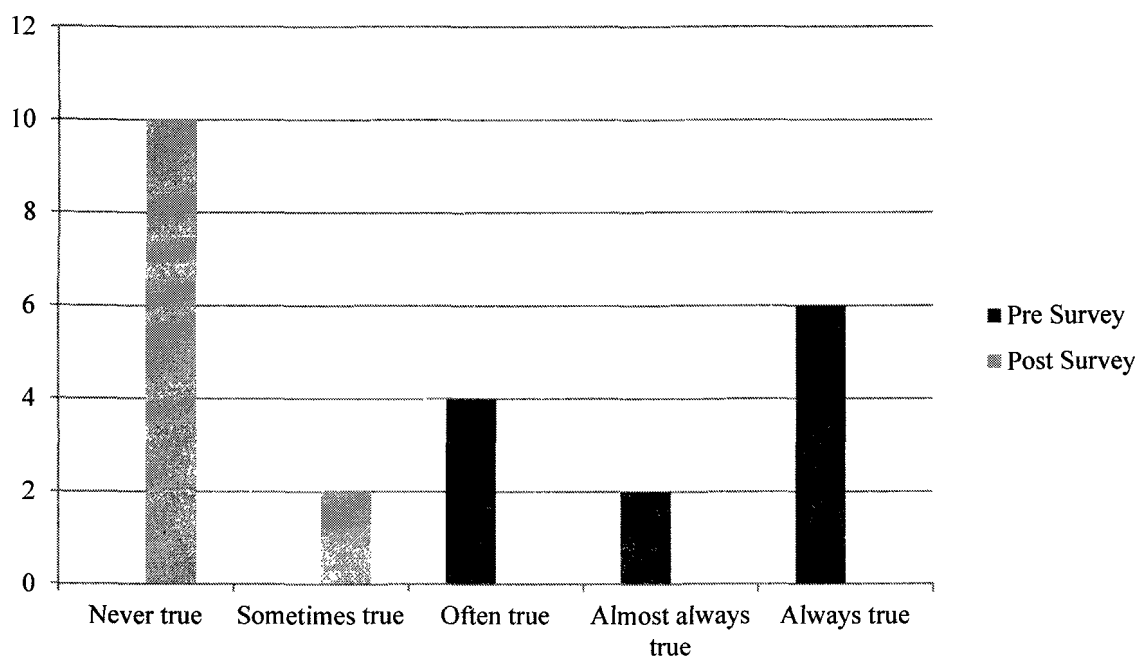


Figure 10. Question 8: Pre- After losing, did you feel you must return as soon as possible to win back your losses? Post- Do you ever desire to regain your financial losses from the gambling industry?

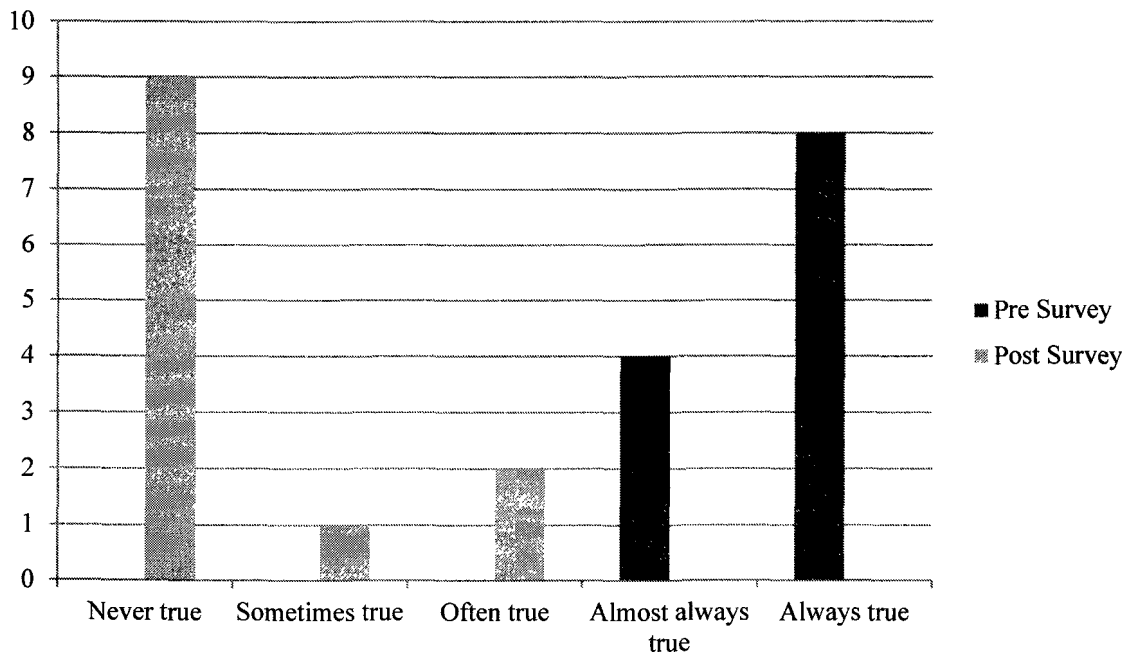


Figure 11. Question 9: Pre- Did arguments, disappointments or frustrations give you the desire to gamble? Post- Do arguments, disappointments or frustrations still give you the urge to gamble?

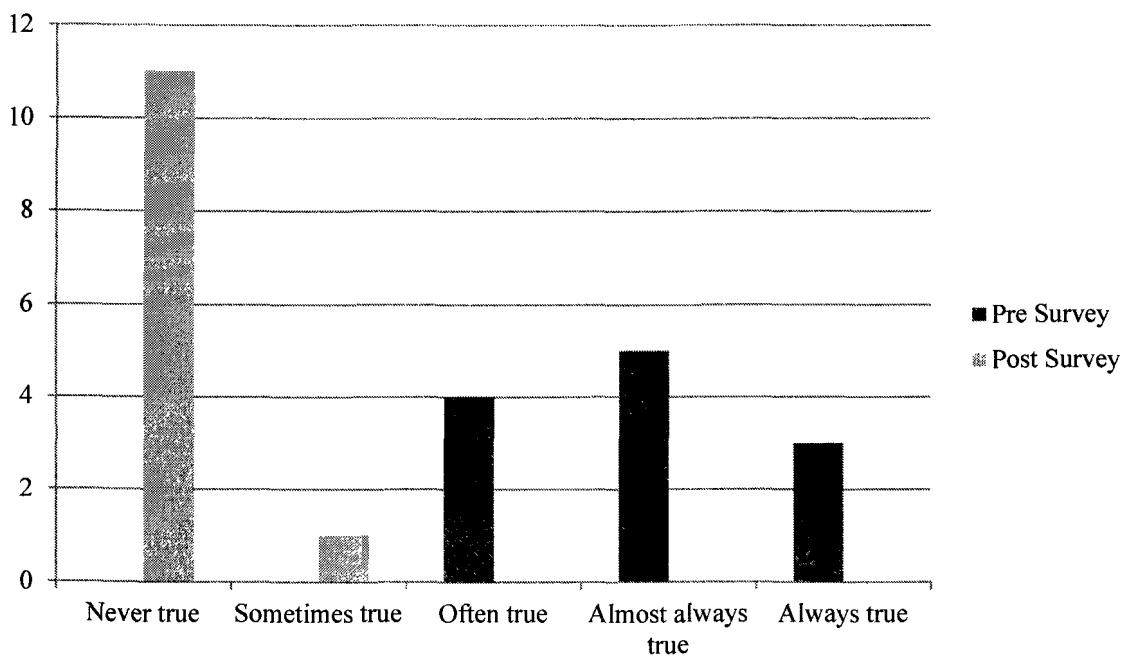


Figure 12. Question 10: Pre- Did gambling ever negatively affect your professional or personal reputation? Post- Do you feel your reputation has been or is being restored both professionally and personally?

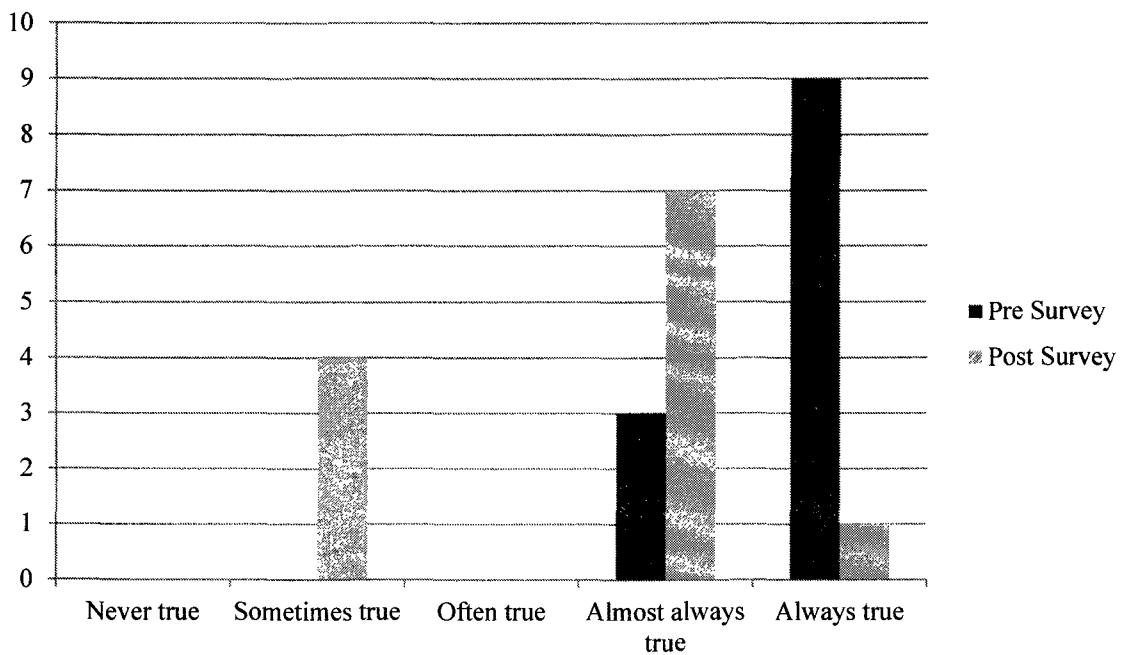


Figure 13. Question 11: Pre- Did you often find gambling serving as an idol or something that replaced God? Post- Do you still find gambling serving as an idol or something that has replaced God?

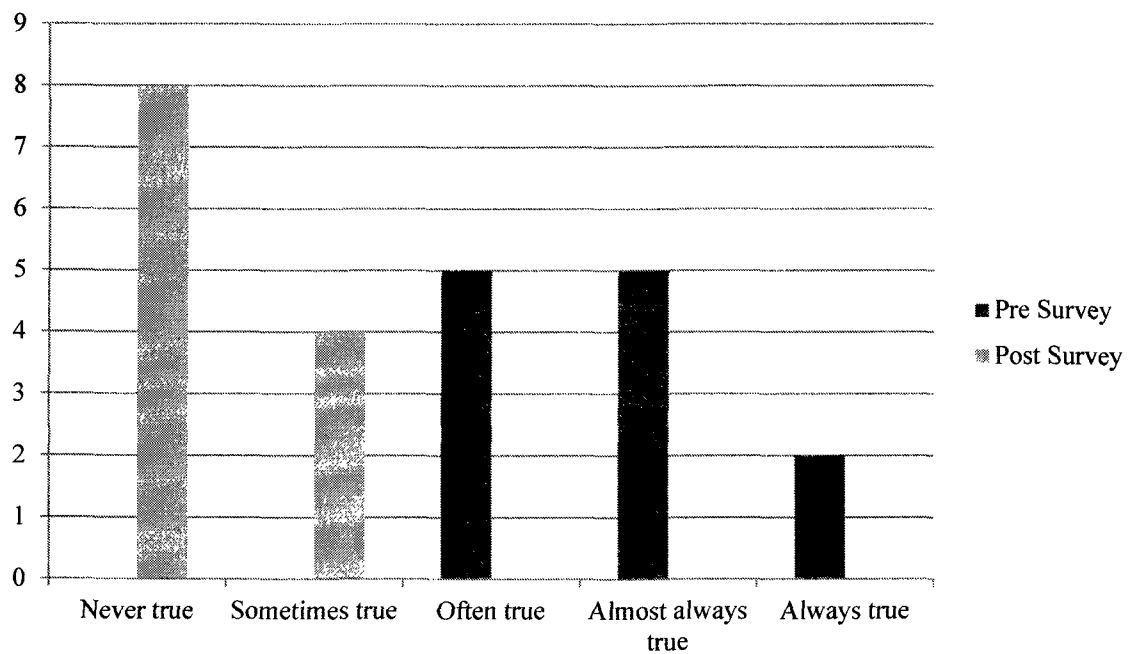


Figure 14. Question 12: Pre- If you had the time, would you gamble on Sunday like the other days of the week? Post- If you have the time, will you gamble on Sunday like the other days of the week?

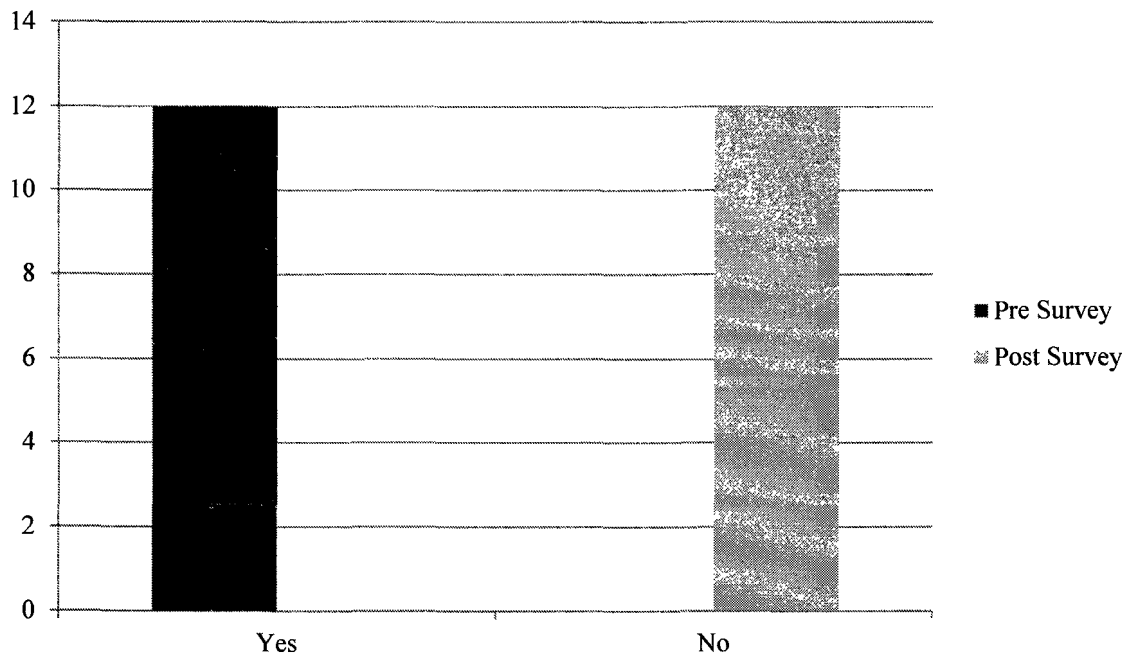


Figure 15. Question 13: Pre- Did you ever disappoint close friends and family members with your gambling behavior? Post- Have you been able to work at restoring those close relationships with friends and family?

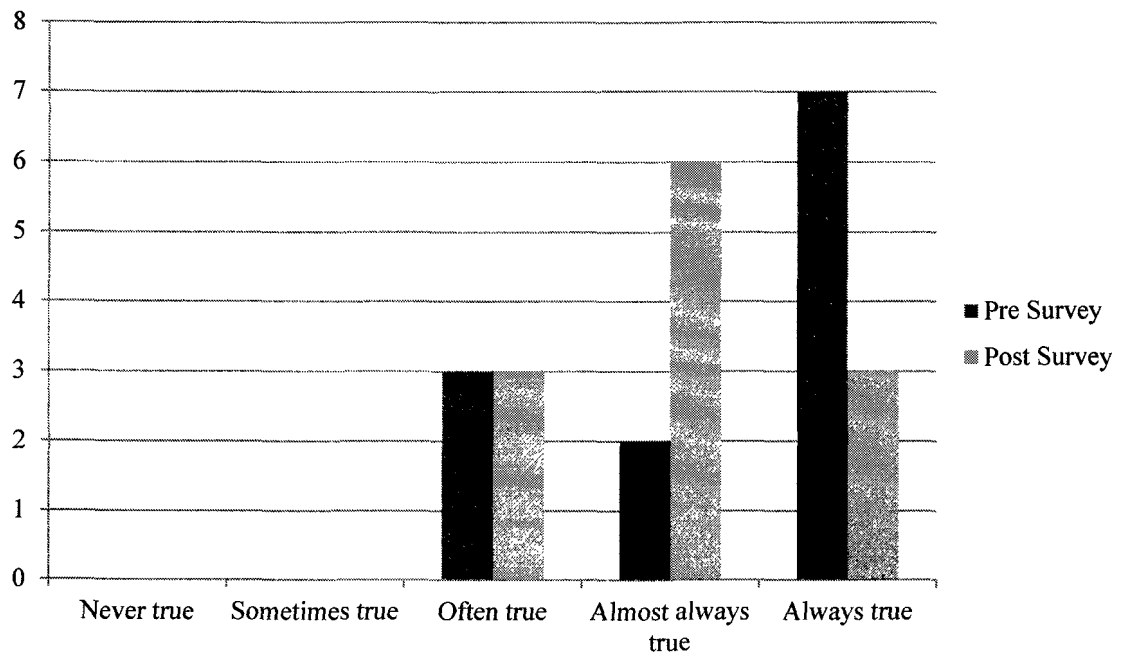


Figure 16. Question 14: Pre- Did you ever commit or considered committing an illegal act to finance gambling, i.e.: theft? Post- Do you still desire to commit illegal acts to finance gambling?

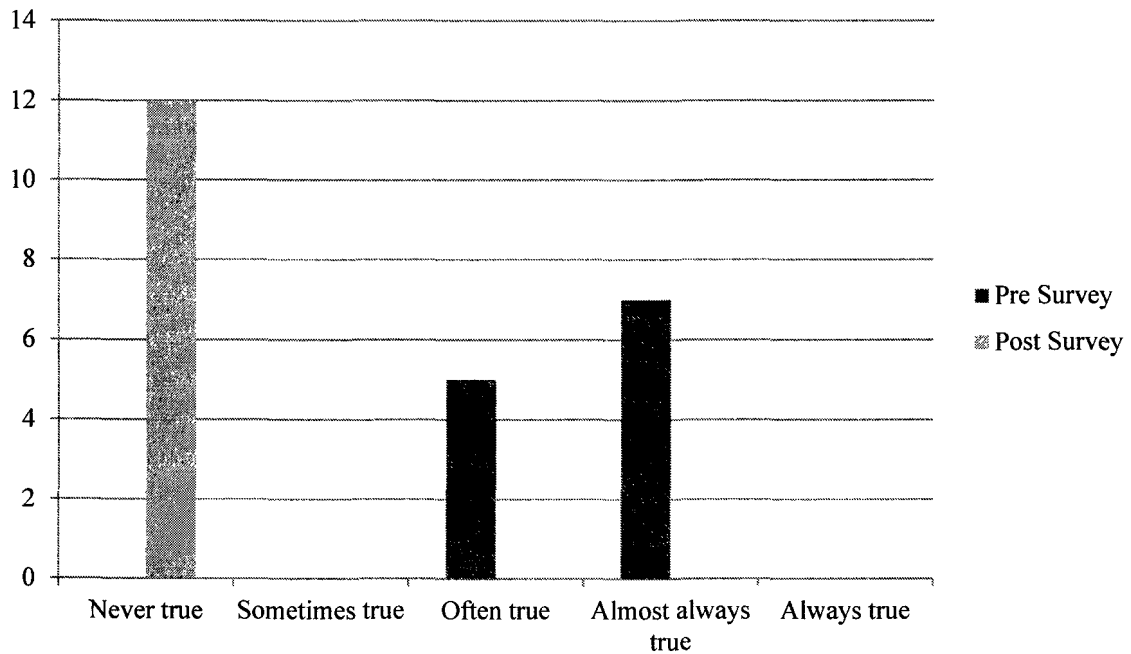


Figure 17. Question 15: Pre- Did gambling ever cause you to be unfaithful to your spouse? Post- Do you ever consider being unfaithful to your spouse in part to gambling?

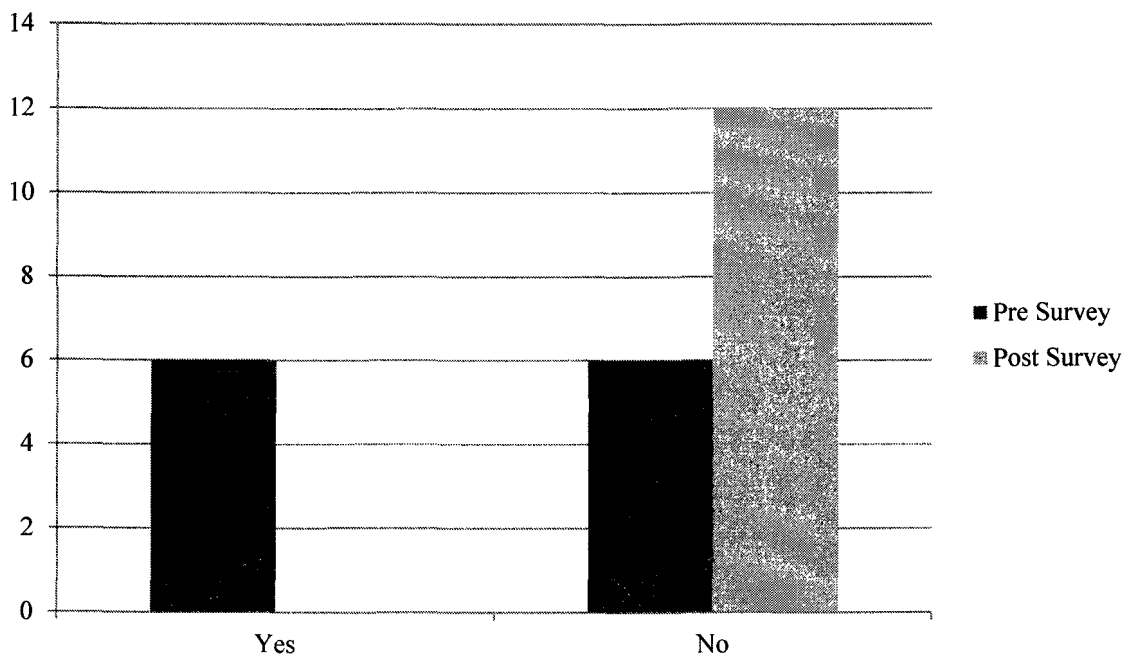


Figure 18. Question 1: Pre- Did you ever lie or made false statements about other people due to gambling? Post- Do you ever need to lie or make false statements against others for the sake of gambling?

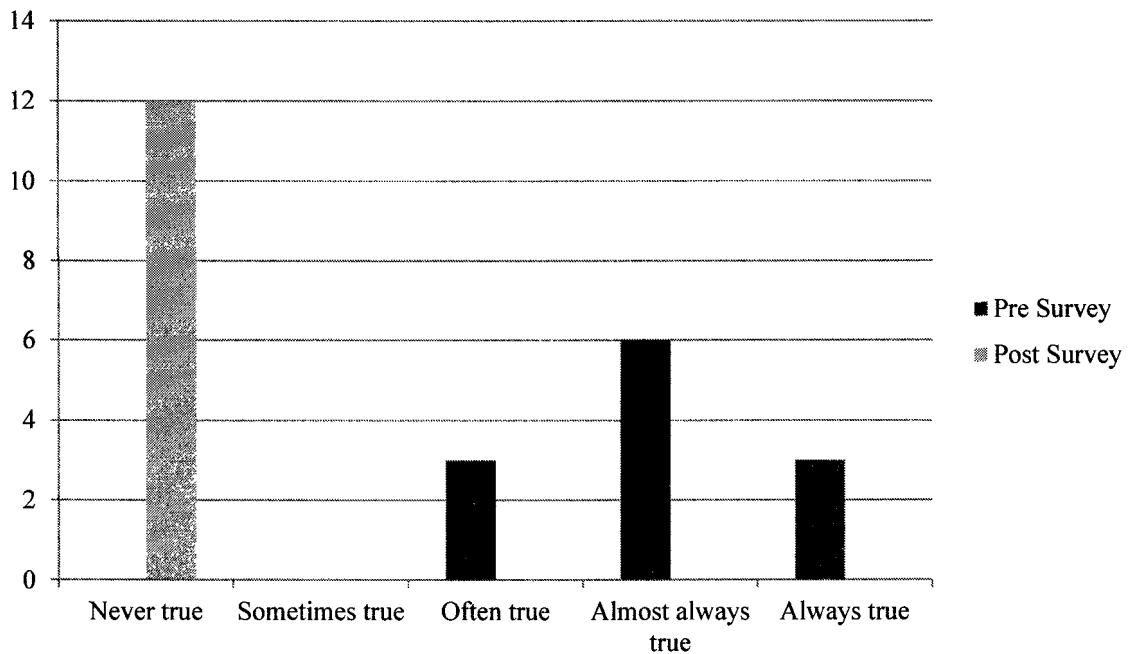


Figure 19. Question 17, Pre- Did you gamble for the sake of winning money to buy what others have? Post- Are you finding contentment with what God has given you today?

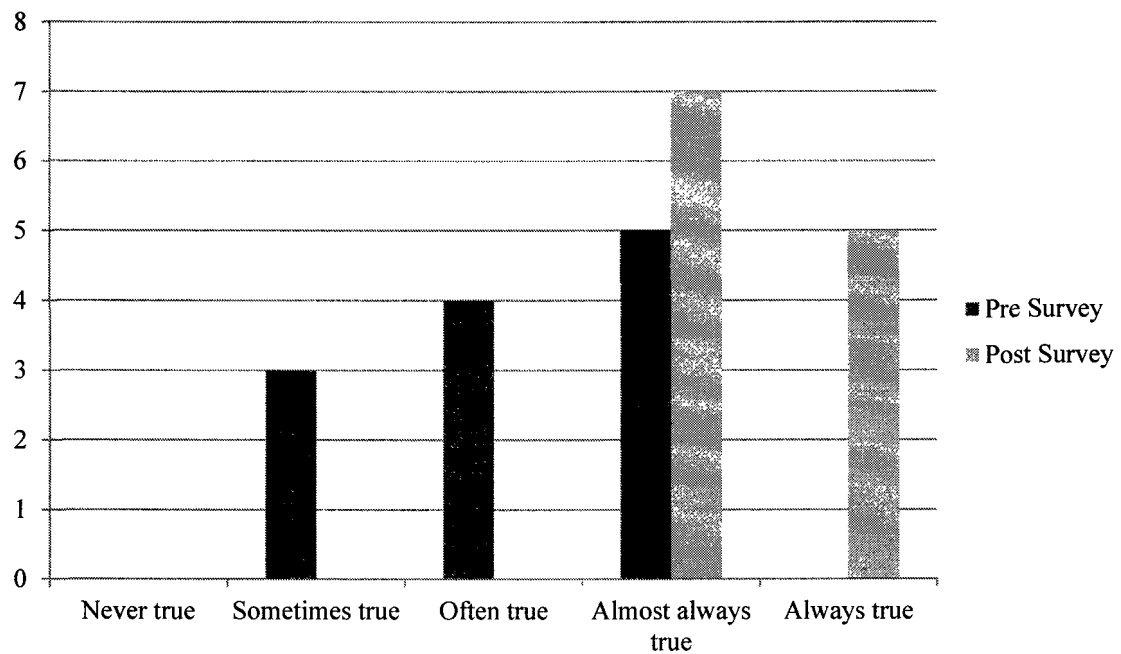
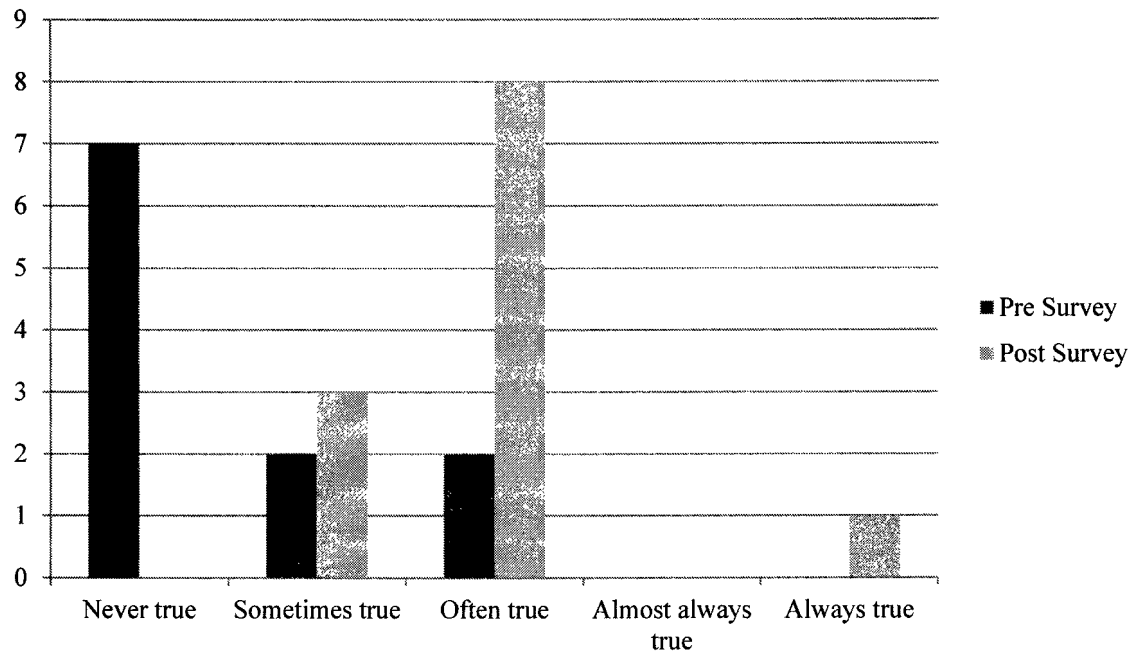


Figure 20: Question 18: Pre- Did you ever feel that God could deliver you from your desires to gamble? Post- Do you feel that God is/has delivered you from the snares of gambling?



APPENDIX C

LETTER OF CONSENT FOR GAMBLERS
ANONYMOUS MEMBERS

Project Title: Developing a Program to Help Christians Struggling With Gambling
Principal Investigator: Jeremy Gross

PURPOSE

This is a research study. The purpose of this research study is determine whether this pre and post survey will allow people struggling with gambling to see where they are/were when they began the program and how they are coming along in the program. The attitudes and choices of gamblers are being analyzed for the intent of helping those affected see how well the program is working. The results will be compared in the pre and post survey and will be analyzed in the final chapter of the thesis. The intent for this program is not to be used for analysis, but as a tool for the gambler to see how they are moving forward in the program and away from gambling. The end result will be to create a program for people of faith struggling with gambling where Scripture can be used for study and healing. The 2 questionnaires would be given to participants of this future ministry in order to see where they were when they began the group and so they can monitor their progress every 8-12 weeks thereafter. The purpose of this consent form is to give you the information you will need to help you decide whether to be in the study or not. You may ask any questions about the research, what you will be asked to do, the possible risks and benefits, your rights as a volunteer, and anything else about the research or this form that is not clear.

We are inviting you to participate in this research study because you are a recovering gambler.

PROCEDURES

If you agree to participate, your involvement will last for eight weeks.

The following procedures are involved in this study. The pre survey will be given during week one. The post survey will be given during week eight. The researcher will observe the meetings and comments made by those in attendances and on the road to recovery.

RISKS

The possible risks associated with participating in this research project are as follows. You will be asked to write the last four digits of your Social Security Number on both surveys so we can gain a true measurement of the progress made. NO real risks will be taken by the participants as this is completely anonymous. The questionnaires will be shredded as soon as the results are compiled.

BENEFITS

The potential personal benefits that may occur as a result of your participation in this study are might be few, personally. The data collected will be used by the researcher to potentially create a separate program for ministry settings in the future.

COMPENSATION

You will not be compensated for participating in this research project.

CONFIDENTIALITY

Records of participation in this research project will be kept confidential to the extent permitted by law. Your identity will be known only by the last four digits of your Social Security Number. Once the surveys are tabulated and put into a chart, the surveys will be shredded. In the event of any report or publication from this study, your identity will not be disclosed. Results will be reported in a summarized manner in such a way that you cannot be identified.

VOLUNTARY PARTICIPATION

Taking part in this research study is voluntary. You may choose not to take part at all. If you agree to participate in this study, you may stop participating at any time. If you decide not to take part, or if you stop participating at any time, your decision will not result in any penalty or loss of benefits to which you may otherwise be entitled. You will be asked to fill out both surveys, pre and post. If you are unwilling to fill out both surveys, you will be asked not to participant at all.

QUESTIONS

Questions are encouraged. If you have any questions about this research project, please contact: Jeremy Gross at 931-436-8577. If you have questions about your rights as a participant, please contact the Co-Chair of the Institutional Review Board, David A. Currie, at: dcurrie@gordonconwell.edu; 978-646-4176

Your signature indicates that this research study has been explained to you, that your questions have been answered, and that you agree to take part in this study. You will receive a copy of this form.

Participant's Name (printed):

(Signature of Participant)

(Date)

RESEARCHER STATEMENT

I have discussed the above points with the participant. It is my opinion that the participant understands the risks, benefits, and procedures involved with participation in this research study.

(Signature of Researcher)

(Date)

APPENDIX D

LETTER OF CONSENT FOR UNITED STATES AIR FORCE CHAPLAINS

Project Title: Developing a Program to Help Christians Struggling With Gambling
Principal Investigator: Jeremy Gross

PURPOSE

This is a research study. The purpose of this research study is interview 2 USAF Chaplains who are assigned, one to Nellis AFB, NV and the other to Keasler AFB, MS. The intent is to send both Chaplains a pre and post gambling behavior questionnaire, a possible **Bible Study outline and the interview questions to be conducted over the telephone within 2 weeks** of receiving this information. Each Chaplain will give their insights on this possible program and discuss how they see it working in their specific ministry settings in cities heavy in the gambling culture. The end result will be to create a program for people of faith struggling with gambling where Scripture can be used for study and healing. The 2 questionnaires would be given to participants of this future ministry in order to see where they were when they began the group so they can monitor their progress every 8-12 weeks thereafter. The purpose of this consent form is to give you the information you will need to help you decide whether to be in the study or not. You may ask any questions about the research, what you will be asked to do, the possible risks and benefits, your rights as a volunteer, and anything else about the research or this form that is not clear.

We are inviting you to participate in this research study because you minister in an area where gambling is a significant issue.

PROCEDURES

If you agree to participate, your involvement will last for 2 weeks.

The following procedures are involved in this study. Both questionnaires, the suggested Scripture outline and the interview questions will be sent to you during the first week. An agreed upon time will be determined when a telephone interview can be conducted to discuss the questions in the interview and the possibility of the program being implemented in your ministry setting and others similar.

RISKS

The possible risks associated with participating in this research project are as follows. The manuscript of both interviews will be included in the appendices of this thesis. Each Chaplain will remain anonymous. The Chaplains will be identified in the manuscript as "Chaplain from Las Vegas, NV" and "Chaplain from Gulfport, MS".

BENEFITS

The potential personal benefits that may occur as a result of your participation in this study are rewarding to ministers in areas where gambling is a significant problem. If a program is implemented, this could open up a new avenue for people of faith to be ministered to who have become caught up in the gambling culture.

COMPENSATION

You will not be compensated for participating in this research project.

CONFIDENTIALITY

Records of participation in this research project will be kept confidential to the extent permitted by law. Your identity will be known as described under Risks. In the event of any report or publication from this study, your identity will not be disclosed. Results will be reported in a summarized manner in such a way that you cannot be identified.

VOLUNTARY PARTICIPATION

Taking part in this research study is voluntary. You may choose not to take part at all. If you agree to participate in this study, you may stop participating at any time. If you decide not to take part, or if you stop participating at any time, your decision will not result in any penalty or loss of benefits to which you may otherwise be entitled. You will be contacted by phone in advance by the researcher and asked if you would be willing to participate in this research interview.

QUESTIONS

Questions are encouraged. If you have any questions about this research project, please contact: Jeremy Gross at 931-436-8577. If you have questions about your rights as a participant, please contact the Co-Chair of the Institutional Review Board, David A. Currie, at: dcurrie@gordonconwell.edu; 978-646-4176

Your signature indicates that this research study has been explained to you, that your questions have been answered, and that you agree to take part in this study. You will receive a copy of this form.

Participant's Name (printed): _____

(Signature of Participant)

(Date)

RESEARCHER STATEMENT

I have discussed the above points with the participant. It is my opinion that the participant understands the risks, benefits, and procedures involved with participation in this research study.

(Signature of Researcher)

(Date)

APPENDIX E

COMPLETE INTERVIEW WITH UNITED STATES
AIR FORCE CHAPLAINS

This interview is being conducted with one United States Air Force Chaplain at Nellis Air Force Base in Las Vegas, Nevada and one Chaplain at Keasler Air Force Base in Biloxi, Mississippi. Their identity will not be disclosed. The intent of these two interviews is to determine the need and possibility for assisting service members on military installations near gambling destinations who are struggling with gambling. Each Chaplain has been provided with both questionnaires and the eight week Bible study in advance for their review. Each interview will be conducted via telephone and each Chaplain has been given this questionnaire for prior review. Las Vegas, Nevada and Biloxi/Gulfport, Mississippi are gambling destinations for many Americans.

How frequently do you provide counseling services for Airmen struggling with gambling on a weekly basis?

Keasler: Not much at all. Keasler AFB, MS is a training base for the United States Air Force and the majority of the personnel who come through Keasler are newly graduated Airmen from basic training on their way to their first duty assignment. Due to this, they are kept on a short leash and gambling does not happen as their time is never idle.

Nellis: I see several Airmen on a weekly basis since gambling is what drives Las Vegas. Gamblers Anonymous chapters are more numerous that I can keep track of. This is the gambling destination for the world and it just draws people through the excitement of the city.

What are some of the factors that make Airmen gamble? Airmen are people just like everyone else, but are there some isolated factors exclusive to the Armed Forces that you feel create the desire to gamble?

Keasler: We have not seen much gambling behavior at all with our student population or the permanent party personnel who are assigned here. This is not to say that the problem does not exist, but the Chaplains office has not been counseled for this issue.

Nellis: Boredom would be a certainty for Airmen gambling. They find themselves going down to the Las Vegas Strip on the weekends to go to the night clubs and gambling is completely engulfed in that scene. Many military spouses gamble due to the same boredom while their husbands have been deployed. Many Airmen and spouses who have sought my assistance describe a major reason for gambling is a sense of escaping the daily routine of life. They want to go somewhere exciting and Las Vegas Boulevard offers that escape even for a few hours.

Does the installation have an active Gamblers Anonymous chapter and if so, how many open and closed groups meet weekly?

Keasler: There are no Gamblers Anonymous meetings on base, but they do have meetings off base.

Nellis: There is one of each on Nellis AFB and the number of those chapters off post is too large to keep track of.

Do you feel that many Airmen would be open to having an alternative program to G.A. on base?

Keasler: Yes. The problem that Nellis AFB, NV would experience is not on a large scale here in Biloxi, MS with our smaller casino population.

Nellis: I believe this would work and be well received. Many of those Airmen and family members who have been caught up in the gambling culture of people of faith and they attend Gamblers Anonymous meetings because there is nothing else offered. I believe that many would like such an alternative if one were made available.

Do you find that many of those struggling with gambling to be compulsive gamblers? Is their gambling so out of control that they cannot stop on their own and they are sinking deeper in debt?

Keasler: Not at Keasler.

Nellis: Absolutely. In confidence, several higher ranking Non Commissioned Officers and Officers have become problematic gamblers. Unfortunately, a few Officers have been relieved of command over this issue. They get in debt and the military sees the situation as if a leader cannot control what is going on in his own life then how can he control a squadron of 500 plus Airmen. We see many junior enlisted Airmen who are married and come to the Chaplain's office asking for assistance for buy groceries due to debt created by gambling.

Do many of those gamblers you have either counseled or visited been diagnosed as a pathological gambler or someone who would break the law to continue gambling? Are those people being referred to mental health for their disease?

Keasler: No. We have eyes and ears on the mental health trends at Keasler through the Chapel community and this is not a significant issue with them at all. They do have people being seen for alcohol abuse.

Nellis: I have not seen anyone who has deliberately broken the law to finance gambling, but that does not mean it is not happening. I was just not deliberate. We maintain a great relationship with the behavior health clinic on base and they are seeing many people who are struggling with this issue. I did not realize that gambling was officially considered a sickness until talking with the behavior health providers recently.

How is this behavior affecting them professionally and personally? Are all ranks being affected?

Keasler: Keasler is not seeing any of this behavior. Several Chaplains have been asked by the Chaplain being interviewed at Keasler and they are all reporting the same results.

Nellis: As we talked about earlier, it affects all ranks and those in senior positions must be ever vigilant to make certain they stay clear of the harms gambling can bring. Everywhere you go in the greater Las Vegas metropolitan area; you see and hear slot machines. Home is the only place that gambling does not exist in this area and that statement is for those who do not allow it into their homes.

Have you ever had a family member come to you regarding their spouse or a loved one who they perceive to have a gambling problem? If so, how might the family member encourage their loved one to seek out help?

Keasler: No.

Nellis: This happens often. The only resource we have currently is Gamblers Anonymous and even then, the gambler must get to the point where they realize they have a problem. Gambling is like any other addiction, the addict must first admit they have a problem before they can be helped. We encourage family members to attend the open Gamblers Anonymous meetings for support, but often times, the Commander can refer the person to behavioral health for the gambling issue. Mental health will then tell them to attend the meetings, but they are getting out of the meetings what they put into them.

With the present drawdown in the Armed Forces, is this a reason for Airmen to be involuntarily released from active duty service early?

Keasler: With this being a training base, it very well could. It is easy to chapter an Airman that is unfit for military service from the Air Force in the training environment rather than letting the gaining squadron at his next permanent base have to deal with it.

Nellis: It does have an impact in the decision making process. If an Airman gets into significant debt, they have to be released from active duty by regulation. This becomes a readiness issue within the armed forces since the service member can be found in violation of Article 123A of the Uniformed Code of Military Justice which covers financial indebtedness. If the Airman is unable to pay his bills and debts based on his salary and it is affecting his job performance, this involuntary release from active duty may ensue.

After reviewing this material, do you feel this Scripture focused curriculum can assist Airmen on your installation with gambling issues? How?

Keasler: I think it is a great tool and concept. The only Air Force base that would have an issue with gambling would be Nellis AFB, NV and they could use something like this. Gamblers Anonymous meetings are all over Las Vegas, NV and something alternative in nature for those of faith would certainly be welcomed.

Nellis: I feel this would work and would be well received by that certain segment of the population that finds faith important. The concept is sound and unique since the Scripture being used is based around the ideal of covetousness.

Do you feel this alternative to G.A. will be well received and can help Airmen who may be men and women of faith work through their gambling struggles?

Keasler: Very much so. For some, it might come across like a Bible study class where the emphasis is gambling rather than going to a G.A. meeting. People are not going to be as ashamed of letting someone know they are going to a Bible study as they are about going to G.A.

Nellis: Absolutely. Again, the gambler has to realize their need for help and be willing to come forth and so many Christians might feel ashamed of this behavior. If several people were in such a group, it might make newcomers feel less critical and more accepted and welcomed by their peers.

Do you feel this material could be used by churches in the surrounding areas and other American metropolitan cities who have become enmeshed in gambling as an alternative to G.A.?

Keasler: It certainly could. Churches in Biloxi and Gulfport, MS would probably like to see this material. They have people who come to their churches that live here and struggle with this issue. The military here is so transient that we do not see the bleaker side of gambling as those who have live in Biloxi for years can.

Nellis: We have several churches in the greater Las Vegas valley and they all have gamblers in their congregations. To be completely honest, this concept might be more widely accepted and utilized in the local church than on a military base. The military bases have a transient population where the local churches minister to people who live in the city on a long term basis.

APPENDIX F

EIGHT-WEEK BIBLE STUDY BASED ON
COVETOUS BEHAVIOR

The focus of this 8 session exercise is to provide a guide for allowing a facilitator in a local church or military chapel setting to lead a support group for people who would like an alternative to Gamblers Anonymous as they embark on the road to recovery from this painful addiction. The intent is for the sessions to be offered once a week in the same location and the Scripture passages and questions for consideration are to be answered and discussed verbally in the setting where trust and confidentiality are of the upmost importance. The facilitator can add new passages at the end of the initial 8 weeks or revisit previous passages.

Session 1

Cain and Abel, Genesis 4:3-7 Discussions

What did Cain desire?

What have you desired through gambling?

How did God speak to Cain about his desire?

How has God spoken to you about your desires?

Have you ever become angry or downcast when you have not won money?

Discuss how you are seeing chasing these dreams as a harmful lifestyle?

Session 2

Honest vs. Dishonest Gain, Psalm 62:10 Discussions

Have you ever felt like your gambling was causing you to steal either time, money or both? Discuss.

How did this make you feel?

Did a big win ever make you feel much better knowing the money won would not last?

Has there been a time when winning more through gambling was all you could think about?

Session 3

Jacob and Esau, Genesis 27: 1-40 Discussions

How did Jacob and Rebekah trick Isaac out of the blessing meant to Esau?

Have you ever used deceitful ways for tricking someone who would not know the difference out of something valuable for your own personal gain?

Do you feel Esau was entitled to his anger over his brother's deceitful behavior?

Have you betrayed and hurt those close to you in order to continue gambling?

Session 4

Trying to Serve Both God and Money, Matthew 6:24 Discussions

Jesus speaks of trying to serve both God and money. Where you are at presently, have you found yourself honestly being more devoted to money than to God?

How does this make you feel? How do you think this makes God feel?

Do you desire to turn this attitude around so that God is the first priority in your life?

How do you want to see this happen? Are you willing to ask God for help in delivering you from this?

Session 5

David and Bathsheba, 2 Samuel 12: 1-18 Discussions

In the story that Nathan told, what exactly did the rich man do to the poor man?

David reacted with anger when he first heard this; how would you have reacted?

Can you see yourself in this story? Are you the rich or poor man?

Even when God has blessed you with the privilege of living in America, do you still expect more?

Has gambling served as a manner of attempting to get what others around you have gained honestly?

Have you felt remorse as David did for the things you may have done to others in the past?

Session 6

Do Not Worry About Money, Matthew 6:25 Discussions

Jesus tells us not to worry about things, but how often do you disobey His instructions?

How much more has your worrying increased or decreased since you started gambling?

Do you feel that you can trust God enough with your life to abandon gambling?

Do you feel He will deliver you from the pit of gambling and the problems it creates?

Session 7

Storing Up Treasure in Heaven, Luke 12:33-34 Discussions

What do you think Jesus is telling us in this Scripture?

Does this sound like a difficult task?

God wants us to store up treasure in Heaven by the way we live our lives on earth. How much treasure do you feel you presently have in Heaven?

Would you like to see that amount increase?

Do you feel that your leaving gambling entirely will allow you to create new treasure, both in Heaven and on earth with renewed relationships?

Session 8

Trusting God for the Good Life, John 6:26-27

What is the message Jesus is telling us in this Scripture?

Jesus does not want people to seek Him for what He can do for them, but for whom He is. Forgiveness comes after we recognize Him as the Savior. Have you truly sought out Jesus for your Savior and Lord or are you asking Jesus for things without first having a relationship with Him?

If you are not a Christian, would you like to be?

If you are a Christian, would you like to ask Jesus to continue to work in your life to restore the former life you once had before gambling started taking it away?

God placed His Seal of Approval on Jesus as the only way man can come to God and have eternal life. Do you know this to be true and trust Jesus not only to take you to Heaven as Savior and Lord, but can deliver you from this lifestyle?

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